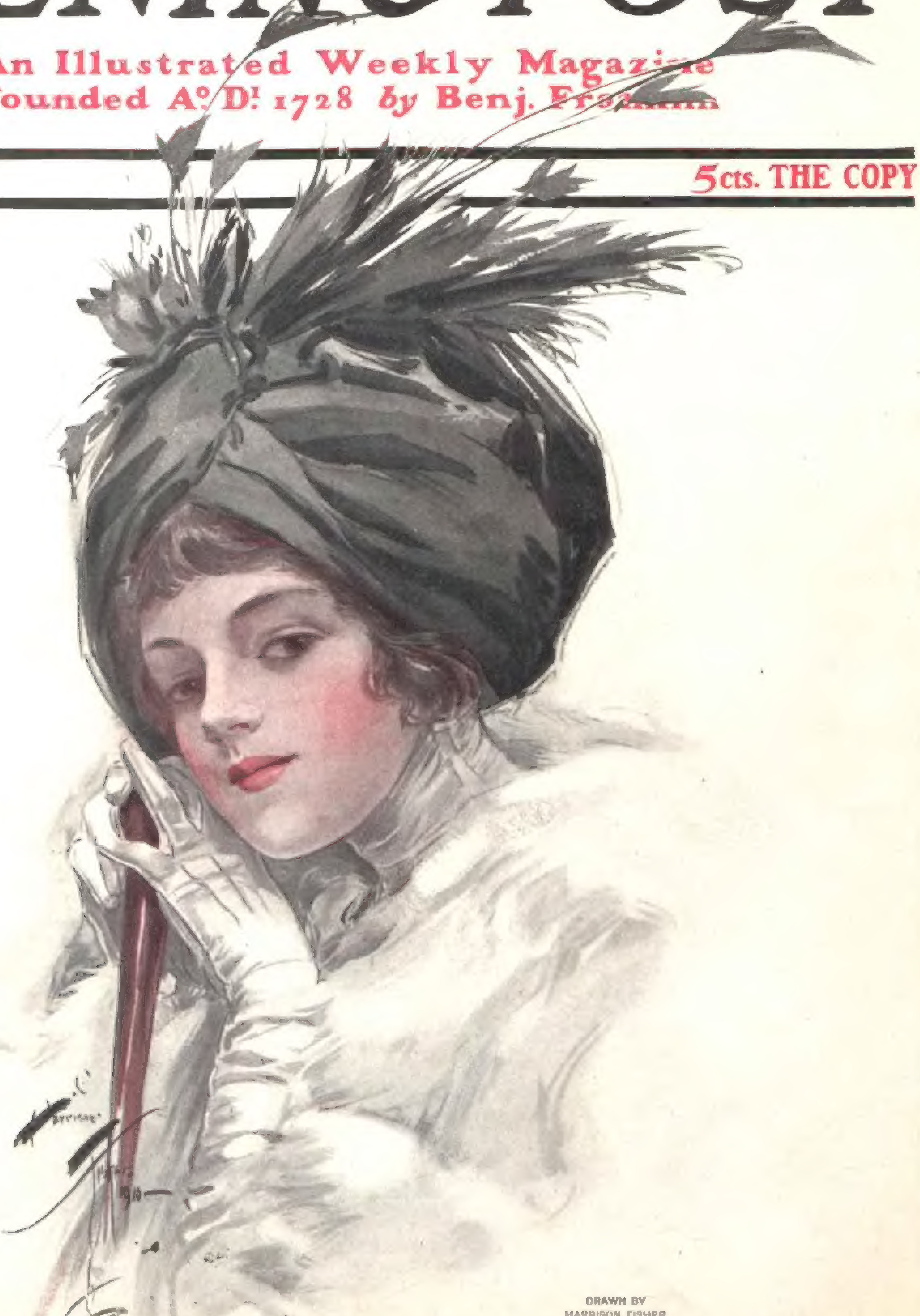
THE SATURDAY EVENING POST

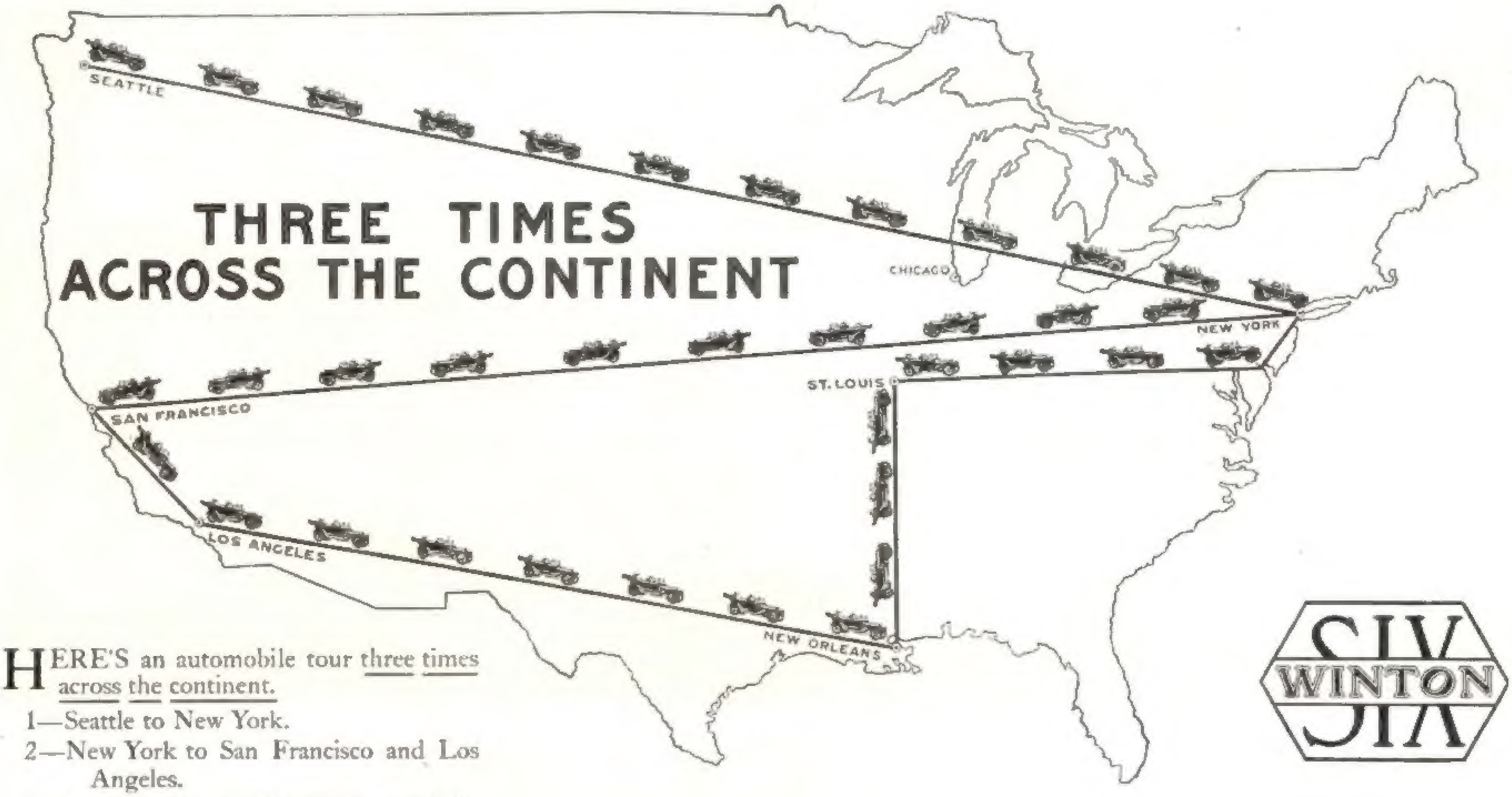
An Illustrated Weekly Magazine
Founded Aº Dº 1728 by Benj. Franklin

FEB. 4, 1911 5cts. THE COPY



DRAWN BY
HARRISON FISHER

MORE THAN A MILLION AND A HALF CIRCULATION WEEKLY



THREE TIMES ACROSS THE CONTINENT

SIX WINTON SIX

HERE'S an automobile tour three times across the continent.

1—Seattle to New York.
2—New York to San Francisco and Los Angeles.
3—Los Angeles, via New Orleans and St. Louis, to New York.

That's about 10,800 miles. A good, long distance.

Multiply It 74 Times

Now imagine not just one car, but 74 cars making that same tour.

Every one of those 74 cars crossing the continent three times.

Covering, all told, for all cars, approximately 800,000 miles.

A stupendous distance.

50 Miles an Hour for 612 Days

Indeed this distance is so enormous that to equal it on the 50 to 60 mile-an-hour Twentieth Century Limited between New York and Chicago, you would have to make 816 trips, consuming 612 days,—or one year, eight months, and seven days.

And that doesn't allow for a single minute's layover at either end.

Yet These Automobiles Went Farther

Marvelous as is that distance, it is still actually less than the sworn mileage covered by Winton Six automobiles in the Upkeep Contest of 1910.

In that contest, 74 Winton Six cars traveled 801,231.7 miles!

Averaging 10,827.5 miles per car—a distance greater than three times across the continent!

These Ten Cars Were Best

In a recent advertisement in THE SATURDAY EVENING POST we printed the records of the best ten cars.

These ten cars traveled 165,901.9 miles, at a total repair expense of $6.96.

These, of course, were the very best individual records that the judges could select from the reports of the 74 cars that covered 5000 miles or more each.

We Want You to Know the Rest

Now let us tell you about the other cars — the 64 that were not so good.

We present the figures in a tabulation.

Dividing the reports into four classes for easy comparison.

Send Upkeep Book and catalog mentioned in THE SATURDAY EVENING POST.

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To The Winton Motor Car. Co.
Cleveland, Ohio

This Record Covers All Cars that Traveled More than 5000 Miles Each in the Winton Six Upkeep Test of 1910

No. Cars	Total Mileage	Average Miles per Car	Total Repair Expense	Average Repair Expense per Car	Average Repair Expense per 1000 Miles
10 These cars made the best individual records	165,901.9	16,590.1	$ 6.96	$ 0.70	$0.04
14 These cars made the poorest individual records	168,728.0	12,052.0	944.23	67.45	5.60
24 These cars ran with no repair expense whatever	222,081.9	9,253.4	....	....	....
26 These cars are not otherwise classified . .	244,519.9	9,404.6	137.97	5.31	0.56
74 Totals for all cars	801,231.7	10,827.5	$1089.16	$14.72	$1.36

This test extended from April 1 to November 30, 1910. All the cars were regular stock-model Winton Sixes, driven in the service of their individual owners. Each owner made monthly reports of mileage and repair expense, supported by his sworn affidavit.

Worst Records of All

Fourteen cars out of the 74 had more than $20 repair expense each.

These cars traveled an average distance of 12,052 miles per car.

On $5.60 repair expense per 1000 miles.

Not a particularly proud performance.

Yet it might be interesting, Mr. Owner, to compare this worst Winton Six record with your own record for the past year.

222,000 Miles With No Expense

However, note this contrast—

There were 24 cars in this contest that did not rank among the best ten, and still ran with absolutely no repair expense whatever.

These 24 cars averaged 9,253.4 miles per car.

Making a total distance of 222,081.9 miles.

Without a cent of expense to their owners for repairs!

Here's Another Wonderful Showing

The remaining 26 cars traveled all told 244,519.9 miles.

At a total repair expense of $137.97.

Making an average expense of 56 cents per 1000 miles.

Taking Good and Bad Together

We don't want to tire you with figures.

But we want you to know all the facts—good and bad alike.

We want you to realize how exhaustive a test has been made in order to show by bona fide sworn records what you may expect from a Winton Six car in strenuous service.

And we want you to know that these 74 cars, each running more than three times across the continent, averaged, good and bad records taken together, just $1.36 repair expense per 1000 miles.

That's practically one-eighth of a cent per mile.

What These Figures Show

These figures show the possibility of owning a car able to deliver the greatest demanded volume of service at a remarkably low repair expense.

The merit that makes this promise possible is in the car itself.

For the Winton Six is a car of absolute integrity.

Designed right, constructed right, and sold at the lowest possible price for a car of high merit.

The self-cranking 48 H. P. Winton Six touring car sells at $3000. With four-door body $3050.

Write for Factful Literature

Our catalog gives full information about the superiority of six-cylinder cars over other types. It contains a complete description of the 1911 Winton Six. With the catalog we will send you our Upkeep Book, which contains in detail the figures that make the Winton Six the holder of the World's Lowest Repair Expense Record.

Clip the coupon and mail it today.

The Winton Motor Car. Co.

Licensed Under Selden Patent

CLEVELAND, O., U. S. A.

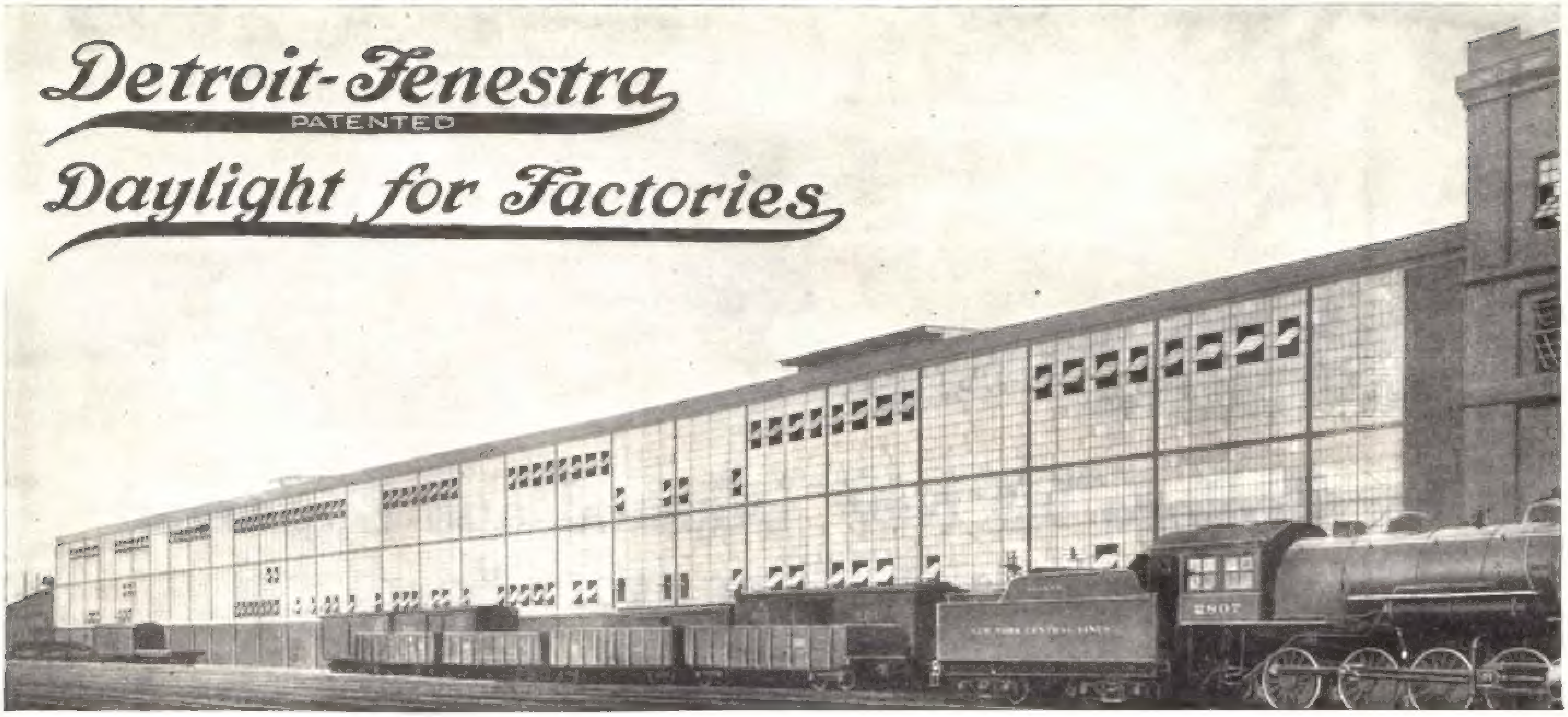
Winton Branch Houses

NEW YORK . Broadway at 70th St.	CLEVELAND Huron Road at Euclid Ave.
CHICAGO Michigan Avenue at 13th St.	DETROIT . . 998 Woodward Ave.
BOSTON . Berkeley at Stanhope St.	KANSAS CITY . 3328-3330 Main St.
PHILADELPHIA 246-248 N. Broad St.	MINNEAPOLIS . 16-22 Eighth St. N.
BALTIMORE . 209 N. Liberty St.	SAN FRANCISCO 300 Van Ness Ave.
PITTSBURGH . Baum at Beatty St.	SEATTLE . . . 1000-1006 Pike St.

Detroit-Fenestra

PATENTED

Daylight for Factories



This Picture Shows

"Detroit-Fenestra" Solid Steel Windows

in the New York Central and Hudson River R. R. Shops at West Albany, N. Y. The increased daylight and better ventilation afforded by this construction mean increased labor efficiency.

The Strength of Detroit-Fenestra illustrated. Sash 18 feet square is shown supporting 20 men.

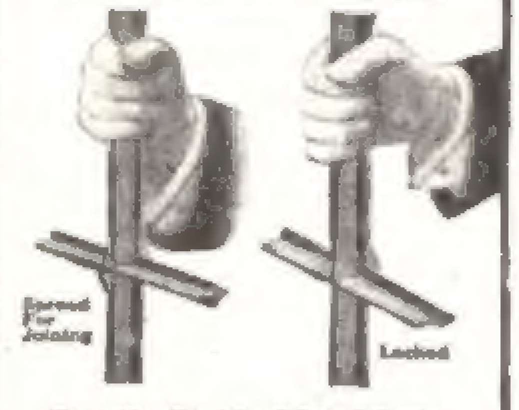
THREE years ago the number of factory buildings in this country with Solid Steel Windows could be counted on the fingers of one hand. Then we offered to builders a Solid Steel Window Sash called "Fenestra"—now widely known both in this country and in Europe. Through an ingenious joint that permitted the use of a solid rolled steel bar of small weight—without sacrificing required strength at point of intersection—it made practical a wall construction affording at least 25 per cent more daylight through a given sized opening than was ever possible with the old wooden sash. The percentage of ventilation can be made as required. "Fenestra" is suitable for either large or small window openings.

The obvious advantages of increased daylight and ventilation as a means of increasing labor efficiency and reducing cost of production, coupled with the permanency and fire-resisting qualities of "Fenestra," soon resulted in its being adopted by builders, including many of the largest concerns in the country.

NOW—our own arguments in favor of "Fenestra" Steel Window Sash are supported with a list of users of such nation-wide prominence as to furnish to intending purchasers ample assurance of its worth. Many of these concerns took the matter up with leading architects and engineers who conducted the most rigid investigation before adopting it and recommending it to their clients.

In the early stages of our development of this product, we were frequently met with the objection that steel windows were more expensive than wooden windows. This is a mistake. Steel Windows command a small premium in price over wooden windows, but they do not require constant outlay for renewals and repairs. They are dividend payers, cost reducers, and fire retarders. They lessen maintenance charges, and, when considered from a practical business standpoint, are never discarded in favor of wooden sash.

The "Fenestra" Joint



Practically No Metal Lost

Some Prominent Users in the United States

Grand Rapids Pumping Station, Grand Rapids, Mich.
City of Buffalo Pumping Station, Buffalo, N. Y.
U. S. Steel Corporation, Gary, Ind., and Bellaire, Ohio, Duluth, Minn., and Birmingham, Ala.
Nelson Valve Co., Philadelphia, Pa.
American Optical Co., Southbridge, Mass.
Michigan Alkali Co., Wyandotte, Mich.
Lehigh Valley Coal Co., Scranton, Pa.
Woolson Spice Co., Toledo, Ohio.
M. J. Whittall, Worcester, Mass.
Peninsular Stove Co., Detroit, Mich.
Packard Motor Car Co., Detroit, Mich.
Lozier Motor Co., Detroit, Mich.
Hudson Motor Car Co., Detroit, Mich.
Ford Motor Co., Detroit, Mich.
Leonard Storage Building, Detroit, Mich.
Detroit Edison Co., Detroit, Mich.
Solvay Process Co., Detroit, Mich., and Syracuse, N. Y.
Anderson Forge & Machine Co., Detroit, Mich.
Detroit Twist Drill Co., Detroit, Mich.
Pennsylvania Railroad, Frankford Roundhouse, Frankford, Pa. Orangeville Roundhouse, Orangeville, Md.
New York Central & Hudson River R. R., West Albany, N. Y.
Chicago & Northwestern Ry., Power Station and Shops at Chicago, Ill.
U. S. Navy Dept., Mare Island Navy Yard, San Francisco, Cal.
Procter & Gamble Co., Ivorydale, Ohio.
American Radiator Co., Buffalo, N. Y., and Kansas City, Mo.
Detroit Stove Works, Detroit, Mich.
Great Lakes Engineering Works, Ashtabula, Ohio.
Deere & Company, Moline, Ill.

These are only a few of the notable concerns which have bought and installed Detroit-Fenestra. There are a *thousand others*. We have branch offices in New York, Chicago and St. Louis, agents in all of the larger cities, and maintain a large and efficient engineering force that is always promptly available for consultation and figures on your proposed work. Standard sizes shipped immediately from stock. Inquiries are invited from architects, engineers, owners of industrial buildings and all interested in building construction. Send for new Catalogue X. It has full details and complete information with illustrations.

Detroit Steel Products Company, Manufacturers, Dept. 21, Detroit, Michigan

A THOUSAND DOLLARS IN CASH

For Recipes for New, Unusual and Improved Methods of Using Ivory Soap.

Ivory Soap is pure. You know that as well as we do.

You know, too, that, because of its purity, Ivory Soap can be used for a great many purposes, for which ordinary soaps are unsafe and unsatisfactory. Some of these purposes are mentioned on the inside of the wrapper which surrounds every cake of Ivory Soap. Others are referred to in the advertisements which appear in this and other magazines.

Bath, Toilet, Fine Laundry.

The uses for which Ivory Soap is particularly adapted are:

The Bath,
Toilet,
Fine Laundry.

By "fine laundry" is meant the washing of woolens, curtains, colored goods, laces, silks and other fabrics, which must be handled with special care in order that their beauty may not be impaired.

But Ivory Soap's usefulness does not end here. In fact, it is hard to say where it does end.

Users Tell Us of New Uses.

Almost every day, we get letters, telling us of some new use of Ivory Soap.

Not long ago, we received a very interesting communication, telling us that the writer, a woman of "uncertain" age, kept her skin in perfect condition by massaging—not washing—it with Ivory Soap lather, followed by a touch of olive oil.

Quite recently, an architect advised us that some brick and tile, which had become dingy, had been wonderfully improved by a liberal application of Ivory Soap suds.

Jewelers tell us that they restore silverware to its pristine brightness by boiling it in hot water, in which a few ounces of Ivory Soap have been dissolved.

A few months ago, a Maryland woman informed us that she had washed her Ermine hat, stole and muff, which were so dirty that no professional cleaner would even try to clean them, with Ivory Soap and warm water, rinsed them in clear water, and dried them by "patting" the fur with her fingers. "The result," she said, "was wonderful."

In view of all this, does it surprise you to have us say that, for every use of Ivory Soap, with which the average woman is acquainted, there are dozens of which she knows nothing?

One Thousand Dollars in Prizes.

For our own benefit, and for the benefit of the millions of women who use Ivory Soap, we should like to add to our store of knowledge. And so we offer the following prizes:

First Prize,	**$250.00 in cash**
Second Prize,	**150.00 in cash**
Third Prize,	**100.00 in cash**
Fourth Prize,	**50.00 in cash**
Fifth Prize,	**25.00 in cash**
Twenty Prizes of $10.00 each, aggregating	**200.00**
Forty-five Prizes of $5.00 each, aggregating	**225.00**
	Total, $1,000.00

for the 70 recipes, based on the use of Ivory Soap, which, in our opinion, are of greatest value to housekeepers.

THE CONDITIONS:

1st—All recipes, whether awarded prizes or not, which are submitted in response to this offer, shall become the property of The Procter & Gamble Co.

2nd—Recipes must be so simple that any ordinarily intelligent person can follow them.

3rd—In awarding prizes, we shall be influenced to an extent by the possibilities in the way of increased consumption. In other words, a recipe, which appeals to only a limited number of persons, will not be regarded as favorably as one that is of value to a great many.

4th—Recipes, telling how to wash woolens, colored goods, embroidered articles, etc., more easily, more quickly, or more satisfactorily than the method followed by the majority of women, will be given special consideration. As the title of this advertisement reads, what is wanted is information about "new, unusual and *improved* methods of using Ivory Soap."

5th—Ivory Soap is admirably adapted for the bath, the toilet, the nursery and for shampooing. If you know of a better-than-ordinary way of using it for these, or similar purposes, let us have the details.

The contest closes May 1st, 1911, and recipes should be in our hands on or before that date. The names of the prize winners will be announced June 15th, 1911. The best of the recipes will be published in booklet form, and a copy of the booklet will be mailed to every contestant. In it will be given the names and addresses of the prize winners as also such information about the contest as will be of interest to those who took part in it.

Hints to Contestants: Please write on only one side of the paper. Do not fail to sign your name. Give your full address—Number and Name of Street, as also City and State in which you live.

Address envelopes as follows:

The Procter & Gamble Co.,
(Competition) Cincinnati, Ohio.

The Procter & Gamble Co.

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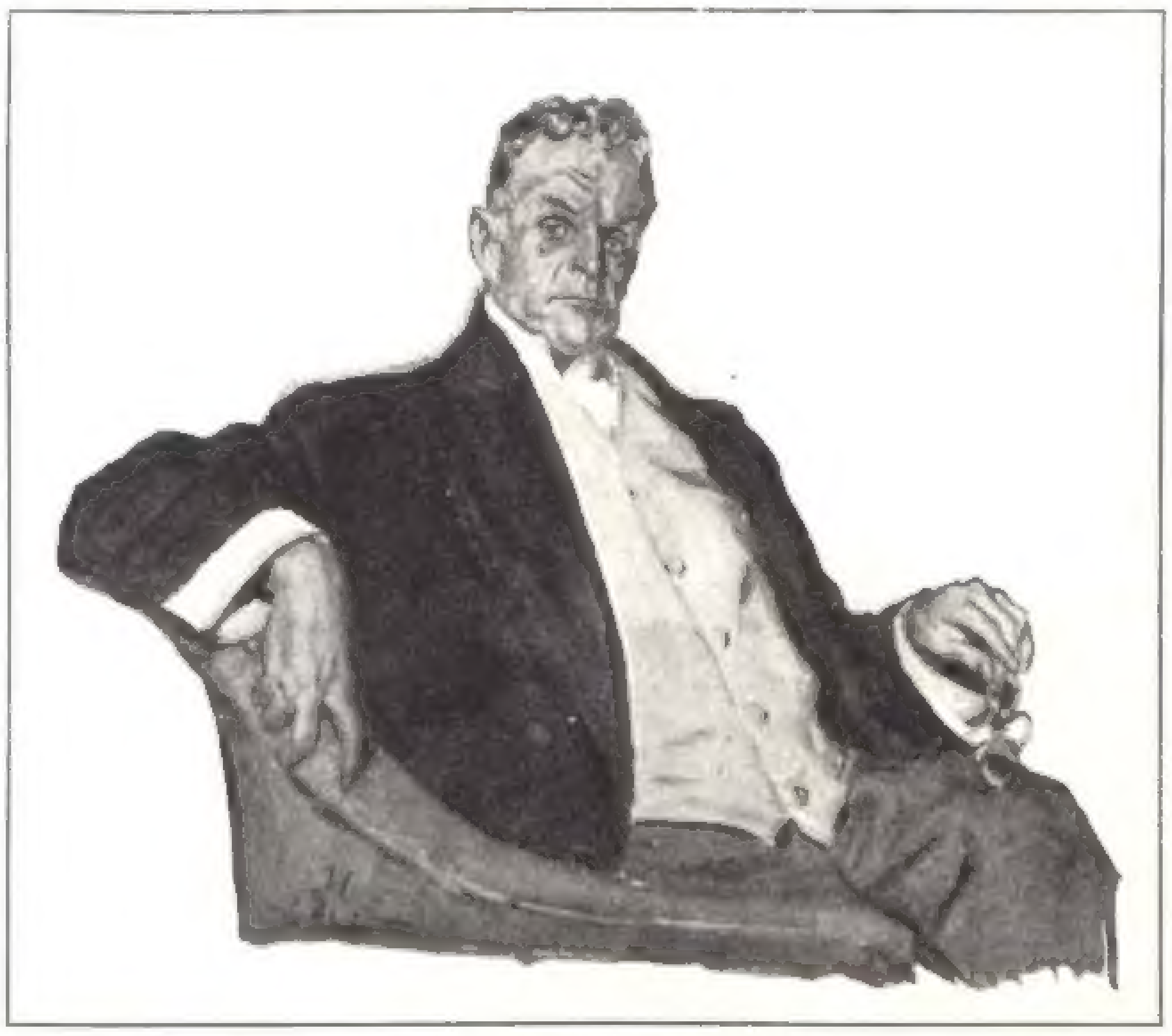
THE GRAIN OF DUST

By David Graham Phillips

ILLUSTRATED BY A. B. WENZELL



Had the Air of One Born in the Grandfather Class

INTO the offices of Lockyer, Sanders, Benchley, Lockyer & Norman, corporation lawyers, there drifted on a December afternoon a girl in search of work at stenography and typewriting. The firm was about the most important and most famous—radical orators often said infamous—in New York. The girl seemed, at a glance, about as unimportant and obscure an atom as the city hid in its vast ferment. She was blonde, with tawny hair, fair skin, blue eyes. Aside from this hardly conclusive mark of identity there was nothing positive, nothing definite, about her. She was neither tall nor short, neither fat nor thin, neither grave nor gay. She gave the impression of a young person of the feminine gender—that, and nothing more. She was plainly dressed, like thousands of other girls, in darkish blue jacket and skirt and white shirtwaist. Her boots and gloves were neat, her hair simply and well arranged. Perhaps in these respects—in neatness and taste—she did excel the average.

But in a city where more or less strikingly pretty women, bent upon being seen, are as plentiful as the blackberries of Kentucky's July—in New York no one would have given her a second look, this quiet young woman screened in an atmosphere of self-effacement.

She applied to the head clerk. It so happened that need for another typewriter had just arisen. She got a trial and showed enough skill to warrant the modest wage of ten dollars a week; she became part of the office force of twenty or twenty-five young men and women similarly employed. As her lack of skill was compensated by industry and regularity she would have a job so long as business did not slacken. When it did she would be among the first to be let go. She shrank into her obscure niche in the great firm, came and went in mouselike fashion, said little, obtruded herself never, was all but forgotten.

Nothing could have been more commonplace, more trivial than the whole incident. The name of the girl was Hallowell—Miss Hallowell. On the chief clerk's pay-roll appeared the additional information that her first name was Dorothy. The head office-boy, in one of his occasional spells of freshness, addressed her as Miss Dottie. She looked at him with a puzzled expression; it presently changed to a slight, sweet smile, and she went about her business. There was no rebuke in her manner; she was far too self-effacing for anything so positive as the mildest rebuke. But the head office-boy blushed awkwardly—why he did not know and could not discover, though he often cogitated upon it. She remained Miss Hallowell.

. . . .

Opposites suggest each other. The dimmest personality in those offices was the girl whose name imaged to every one little more than a pencil, notebook and typewriting machine. The vividest personality was Frederick Norman. In the list of names upon the outer doors of the firm's vast labyrinthine suite on the seventeenth floor of the Syndicate Building his name came last—and, in the newest lettering, suggesting recentness of partnership. In age he was the youngest of the partners. Lockyer was archaic, Sanders an antique; Benchley, actually only about fifty-five, had the air of one born in the grandfather class. Lockyer, the son, dyed his hair and affected jauntiness, but was in fact not many years younger than Benchley and had the stiffening, jerky legs of one paying for a lively youth. Norman was thirty-seven—at the age the Greeks extolled as divine because it means all the best of youth combined with all the best of manhood. Some people thought Norman younger, almost boyish. Those knew him uptown only, where he hid the man of affairs beneath the man of the world that amuses itself. Some people thought he looked and was older than the age with which the biographical notices credited him. They knew him downtown only—where he dominated by sheer force of intellect and will.

As has been said, the firm ranked among the greatest in New York. It was a trusted counselor in large affairs—commercial, financial, political—in all parts of America, in all parts of the globe, for many of its clients were international traffickers. Yet this young man, this youngster and most recent of the partners, had within the month forced a reorganization of the firm—or, rather, of its profits—on a basis that gave him no less than one-half of the whole.

It certainly was infuriating that a youth admitted to partnership barely three years ago should thus maltreat his associates. Ingrate was precisely the epithet for him. At least, so they honestly thought after the quaint human fashion; for, because they had given him the partnership, they looked on themselves as his benefactors and neglected as an unimportant detail the sole and entirely selfish reason for their graciousness. But enraged though these worthy gentlemen were, and eagerly though they longed to treat the "conceited and grasping upstart" as he richly deserved, they accepted his ultimatum. Even the venerable and venerated Lockyer—than whom a more convinced self-deceiver on the subject of his own virtues never wore white whiskers—even old Joseph Lockyer could not twist the acceptance into another manifestation of the benevolence of himself and his associates. They had to stare the grimacing truth straight in the face; they were yielding because they dared not refuse. To refuse would mean the departure of Norman with the firm's most profitable business. It costs heavily to live in New York; the families of successful men are extravagant; so conduct unbecoming a gentleman may not there be resented if to resent is to cut down one's income. The time was, as the dignified and nicely honorable Sanders observed, when these and many similar low standards did not prevail in the legal profession. But such is the frailty of human nature, or so savage the pressure of the need of the material necessities of civilized life, let a profession become profitable or develop possibilities of profit—and straightway it begins to tumble down toward the brawl and stew of the marketplace.

In a last effort to rouse the gentleman in Norman or to shame him into pretense of gentlemanliness, Lockyer expostulated with him like a prophet priest in full panoply of saintly virtue. And Lockyer was passing good at that exalted gesture. He was a Websterian figure, with the venality of the great Daniel in all its pompous dignity modernized—and correspondingly expanded. He abounded in those idealist sonorities that are the stock-in-trade of all solemn old-fashioned frauds. The young man listened with his wonted attentive courtesy until the dolorous appeal disguised as fatherly counsel came to an end. Then in his blue-gray eyes appeared the gleam that revealed the tenacity and the penetration of his mind. He said:

"Mr. Lockyer, you have been absent six years—except an occasional two or three weeks—absent as an American Ambassador abroad. You have done nothing for the firm in that time. Yet you have not scorned to take profits you did not earn. Why should I scorn to take profits I do earn?"

Mr. Lockyer shook his picturesque head in sad remonstrance at this vulgar, coarse, but latterly frequent retort of insurgent democracy upon indignant aristocracy. But he answered nothing.

"Also," proceeded the graceless youth, in the clear and concise way that won the instant attention of juries and judges, "also, our profession is no longer a profession, but a business." His humorous eyes twinkled merrily. "It divides into two parts—teaching capitalists how to loot without being caught, and teaching them how to get off if by chance they have been caught. There are other branches of the profession, but they're not lucrative, so we do not practice them. Do I make myself clear?"

Mr. Lockyer again shook his head and sighed.

"I am not a Utopian," continued young Norman. "Law and custom permit—not to say sanctify—our sort of business. So—I do my best. But I shall not conceal from you that it's distasteful to me. I wish to get out of it. I shall get out as soon as I've made enough capital to assure me the income I have and need. Naturally I wish to gather in the necessary amount as speedily as possible."

"Fred, my boy, I regret that you take such low views of our noble profession."

"Yes—as a profession it is noble. But not always as a practice. My regret is that it invites and compels such low views."

"You will look at these things more—more mellowly when you are older."

"I doubt if I'll ever rise very high in the art of self-deception," replied Norman. "If I'd had any bent that way I'd not have got so far so quickly."

It was a boastful remark—of a kind he and other similar young men have the habit of making. But from him it did not sound boastful—simply a frank and timely expression of an indisputable truth, which indeed it was. Once more Mr. Lockyer sighed. "I see you are incorrigible," said he.

"I have not acted without reflection," said Norman.

And Lockyer knew that to persist was simply to endanger his dignity. "I am getting old," said he. "Indeed, I am old. I have gotten into the habit of leaning on you, my boy. I can't consent to your going, hard though you make it for us to keep you. I shall try to persuade our colleagues to accept your terms."

Norman showed neither appreciation nor triumph. He merely bowed slightly. And so the matter was settled. Instead of moving into the suite of offices in the Mills Building on which he had taken an option, young Norman remained in the place where he had been toiling for twelve years.

After this specimen of Norman's quality no one will be surprised to learn that in figure he was one of those solidly built men of medium height who look as if they were made to sustain and to deliver shocks, to bear up easily under heavy burdens; or that his head, thickly covered with fairish hair, was hatchet-shaped, with the helve or face suggesting that though it could and would cleave any obstacle it would wear a merry if somewhat sardonic smile the while. No one had ever seen Norman angry, though a few persevering offenders against what he regarded as his rights had felt the results of swift and powerful action of the same sort that is usually accompanied—and weakened—by outward show of anger. Invariably good-humored, he was soon seen to be more dangerous than the men of flaring temper. In most instances good humor of this unbreakable species issues from weakness, from a desire to conciliate—usually with a view to plucking the more easily. Norman's good humor arose from a sense of absolute security which in turn was the product of confidence in himself and amiable disdain for his fellow men. The masses he held in derision for permitting the classes to rule and rob them. The classes he scorned for caring to occupy themselves with so cheap and sordid a game as the ruling and robbing aforesaid. Coming down to the specific, he despised men as individuals because he had always found in each and every one of them a weakness that made it easy for him to use them as he pleased.

Not an altogether pleasant character, this. But not so unpleasant as it may seem to those unable impartially to analyze human character, even their own—especially their own. And let any one who is disposed to condemn Norman first look within himself—in some less hypocritical and self-deceiving moment, if he has such moments—and let him note what are the qualities he relies upon and uses in his own struggle to save himself from being submerged and sunk. Further, there were in Norman many agreeable qualities, important, but less fundamental, therefore less deep hidden—therefore generally regarded as the real man and as the cause of his success, with which they in fact had almost no part. He was, for example, of striking physical appearance, was attractively dressed and mannered, was prodigally generous. Neither as lawyer nor as man did he practice justice. But while as lawyer he practiced injustice, as man he practiced mercy. Whenever a weakling appealed to him for protection he gave it—at times with splendid recklessness as to the cost to himself in antagonisms and enmities. Indeed, so great were the generosities of his character that, had he not been arrogant, disdainful, self-confident, resolutely and singleheartedly ambitious, he must inevitably have ruined himself—if he had ever been able to rise high enough to be worthy the dignity of catastrophe.

Successful men are usually trying persons to know well. Lambs, asses and chickens do not associate happily with lions, wolves and hawks—nor do birds and beasts of prey get on well with one another. Norman was regarded as "difficult" by his friends—by those of them who happened to get into the path of his ambition, in front of instead of behind him, and by those who fell into the not unnatural error of misunderstanding his good nature and presuming upon it. His clients regarded him as insolent. The big businesses, seeking the rich spoils of commerce, frequent highly perilous waters. They need skillful pilots. Usually these lawyer-pilots "know their place" and put on no airs upon the quarterdeck while they are temporarily in command. Not so Norman. He took the full rank, authority—and emoluments—of commander. And as his power, fame and income were swiftly growing, it is fair to assume that he knew what he was about.

He was admired—extravagantly admired—by young men with not too broad a vein of envy. He was no woman-hater—anything but that. Indeed, those who wished him ill had from time to time hoped to see him tumble down through miscalculation in some audacity with women. No—he did not hate women. But there were several women who hated him—or tried to; and if wounded vanity and baffled machination be admitted as just causes for hatred they had cause. He liked—but he did not wholly trust. When he went to sleep it was not where Delilah could wield the shears. A most irritating prudence—irritating to friends and intimates of all degrees and kinds, in a race of beings with a mania for being trusted implicitly, but with no balancing mania for deserving trust of the implicit variety.

And he ate hugely—and whatever he pleased. He could drink beyond belief, all sorts of things, with no apparent ill effect upon either body or brain. He had all the appetites developed abnormally, and abnormal capacity for gratifying them. Where there was one man who envied him his eminence there were a dozen who envied him his physical capacities. We cannot live and act without doing mischief, besides that mischief which most of us would rather do, provided that in the doing we are not ourselves undone. Probably in no direction did Norman do so much mischief as in unconsciously leading men of his sets downtown and uptown to imitate his dissipations—which were not dissipations for him who was abnormal.

Withal, he was a monster for work. There is not much truth in men's unending talk of how hard they work or are worked. The ravages from their indulgences in smoking, drinking, eating too much and too fast and too often, have to be explained away creditably to themselves and to others—notably to the wives or mothers who nurse them and suffer from their diminishing incomes. Hence the wailing about work. But once in a while a real worker appears—a man with enormous ingenuity at devising difficult tasks for himself and with enormous persistence in doing them. Frederick Norman was one of these blue-moon prodigies.

Obviously such a man could not but be observed and talked about. Endless stories, some of them more or less true, most of them apocryphal, were told of him—stories of his shrewd, unexpected moves in big cases, of his witty retorts, of his generosities, of his peculiarities of dress, of eating and drinking; stories of his adventures with women. Whatever he did, however trivial, took color and charm from his personality, so easy yet so difficult, so simple yet so complex, so baffling. Was he wholly selfish? Was he a friend to almost anybody or to nobody? Did he ever love? No one knew, not even himself, for life interested him too intensely and too incessantly to leave him time for self-analysis. One thing he was certain of: he hated nobody, envied nobody. He was too successful for that.

He did as he pleased. And, on the whole, he pleased to do far less inconsiderately than his desires, his abilities and his opportunities tempted. Have not men been acclaimed good for less?

In the offices, where he was canvassed daily by partners, clerks, every one down to the cleaners whose labors he so often delayed, opinion varied from day to day. They worshiped him; they hated him. They loved him; they feared him. They regarded him as more than human, as less than human; but never as just human—though always as endowed with fine human virtues and even finer human weaknesses. Miss Tillotson, next to the head clerk in rank and pay—and a pretty and pushing young person—dreamed of getting acquainted with him—really well acquainted. It was a vain dream. For him, between uptown and downtown a great gulf was fixed. Also, he had no interest in or ammunition for sparrows.

It was in December that Miss Hallowell—Miss Dorothy Hallowell—got her temporary place at ten dollars a week; that obscure event, somewhat like a fieldmouse taking quarters in a horizon-bounded grain field. It was not until mid-February that she, the palest of personalities, came into direct contact with Norman, about the most refulgent. This is how it happened:

Late in that February afternoon, an hour or more after the last of the office force should have left, Norman threw open the door of his private office and glanced round at the rows on rows of desks. The lights in the big room were on, apparently only because he was still within. With an exclamation of disappointment he turned to reënter his office. He heard the click of typewriter keys. Again he looked round, but could see no one.

"Isn't there some one here?" he cried. "Don't I hear a typewriter?"

The noise stopped. There was a slight rustling from a far corner beyond his view, and presently he saw advancing a slim and shrinking slip of a girl with a face that impressed him only as small and insignificant. In a quiet little voice she said: "Yes, sir. Do you wish anything?"

"Why, what are you doing here?" he asked. "I don't think I've ever seen you before."

"Yes. I took dictation from you several times," replied she.

He was instantly afraid he might have hurt her feelings, and he who in the days when he was far, far less than now had often suffered from that commonplace form of brutality was most careful not to commit it. "I never know what's going on round me when I'm thinking," explained he, though he was saying to himself that the next time he would probably again be unable to remember one with nothing distinctive to fix identity. "You are—Miss ——"

"Miss Hallowell."

"How do you happen to be here? I've given particular instructions that no one is ever to be detained after hours."

A little color appeared in the pale, small face—and now he saw that she had a singularly fair and smooth skin, singularly beautiful—and he wondered why he had not noticed it before. Being a close observer, he had long ago noted and learned to appreciate the wonders of that most amazing of tissues, the human skin; and he had come to be a connoisseur. "I'm staying of my own accord," said she.

"They ought not to give you so much work," said he. "I'll speak about it."

Into the small face came the look of the frightened child—a fascinating look. And suddenly he saw that she had lovely eyes, clear, expressive, innocent. "Please don't," she pleaded in the gentle, quiet voice. "It isn't overwork. I did a brief so badly that I was ashamed to hand it in. I'm doing it again."

He laughed, and a fine frank laugh he had when he was in the mood. At once a smile lighted up her face, danced in her eyes, hovered bewitchingly about her lips—and he wondered why he had not at first glance noted how sweet and charmingly fresh her mouth was. "Why, she's beautiful," he said to himself, the manly man's inevitable interest in feminine charm wide awake. "Really beautiful. If she had a figure—and were tall ——" As he thought thus he glanced at her figure. A figure? Tall? She certainly was tall—no, she wasn't—yes, she was. No, not tall from head to foot, but with the most captivating long lines—long throat, long bust, long arms, long in body and in legs—long and slender—yet, somehow, not tall. He—all this took but an instant—returned his glance to her face. He was startled. The beauty had fled, leaving not a trace behind. Before him wavered once more a small insignificance. Even her skin now seemed commonplace.

Miss Hallowell was saying: "Did you wish me to do something?"

"Yes—a letter. Come in," he said abruptly.

Once more the business in hand took possession of his mind. He became unconscious of her presence. He dictated slowly, carefully choosing his words, for perhaps a quarter of an hour. Then he stopped and paced up and down, revolving a new idea, a new phase of the business that had flashed upon him. When he had his thoughts once more in form he turned toward the girl, the mere machine. He gazed at her in amazement. When he had last looked he had seen an uninteresting nonentity. But that was not this person seated before him in the same garments and with the same general blondness. That person had been a girl. This time the transformation was not into the sweet innocence of lovely childhood, but into something incredibly different. He was gazing now at a woman, a beautiful, world-weary woman, one who had known the joys and then the sorrows of life and love. Heavy were the lids of the large eyes gazing mournfully into infinity—gazing upon the graves of a life, the long, long vista of buried joys. Never had he seen anything so sad or so lovely as her mouth. The soft, smooth skin was not merely pale; its pallor was that of wakeful nights, of weeping until there were no more tears to drain away.

"Miss Hallowell ——" he began.

She started; and like the flight of an interrupted dream the woman he had been seeing vanished. There sat the commonplace young person he had first seen. He said to himself, "I must be a little off my base tonight," and went on with the dictation. When he finished she withdrew to transcribe the letter on the typewriter. He seated himself at his desk and plunged into the masses of documents. He lost the sense of his surroundings until she stood beside him holding the typewritten pages. He did not glance up, but seized the sheets to read and sign.

"You may go," said he. "I am very much obliged to you." And he contrived, as always, to put a suggestion of genuineness into the customary phrase.

"I'm afraid it's not good work," said she. "I'll wait to see if I am to do any of it over."

"No, thank you," said he. And he looked up—to find himself gazing at still another person, wholly different from any he had seen before. The others had all been women—womanly women, full of the weakness, the delicateness rather, that distinguishes the feminine. This woman he was looking at now had a look of strength. He had thought her frail. He was seeing a strong woman—a splendidly healthy body with sinews of steel most gracefully covered by that fair, smooth skin of hers. And her features too—why, this girl was a person of character, of will.

He glanced through the pages. "All right—thank you," he said hastily. "Please don't stay any longer. Leave the other thing till tomorrow."

"No—it has to be done tonight."

"But I insist upon your going."

She hesitated, said quietly, "Very well," and turned to go.

"And you mustn't do it at home either."

She made no reply, but waited respectfully until it was evident he wished to say no more, then went out. He bundled together his papers, sealed and stamped and addressed his letter, put on his overcoat and hat and crossed the outer office on his way to the door. It was empty; she was gone. He descended in the elevator to the street, remembered that he had not locked one of his private cases, returned. As he opened the outer door he heard the sound of typewriter keys. In the corner, the obscure, sheltered corner, sat the girl, bent with childlike gravity over her typewriter. It was an amusing and a touching sight—she looked so young and so solemnly in earnest.

"Didn't I tell you to go home?" he called out with mock sternness.

Up she sprang, her hand upon her heart. And once more she was beautiful, but once more it was in a way startlingly, unbelievably different from any expression he had seen before.

"Now, really, Miss ——" He had forgotten her name. "You must not stay on here. We aren't such slave-drivers as all that. Go home, please. I'll take the responsibility for it."

She had recovered her equanimity. In her quiet, gentle voice—but it no longer sounded weak or insignificant—she said: "You are very kind, Mr. Norman. But I must finish my work."

"Haven't I said I'd take the blame?"

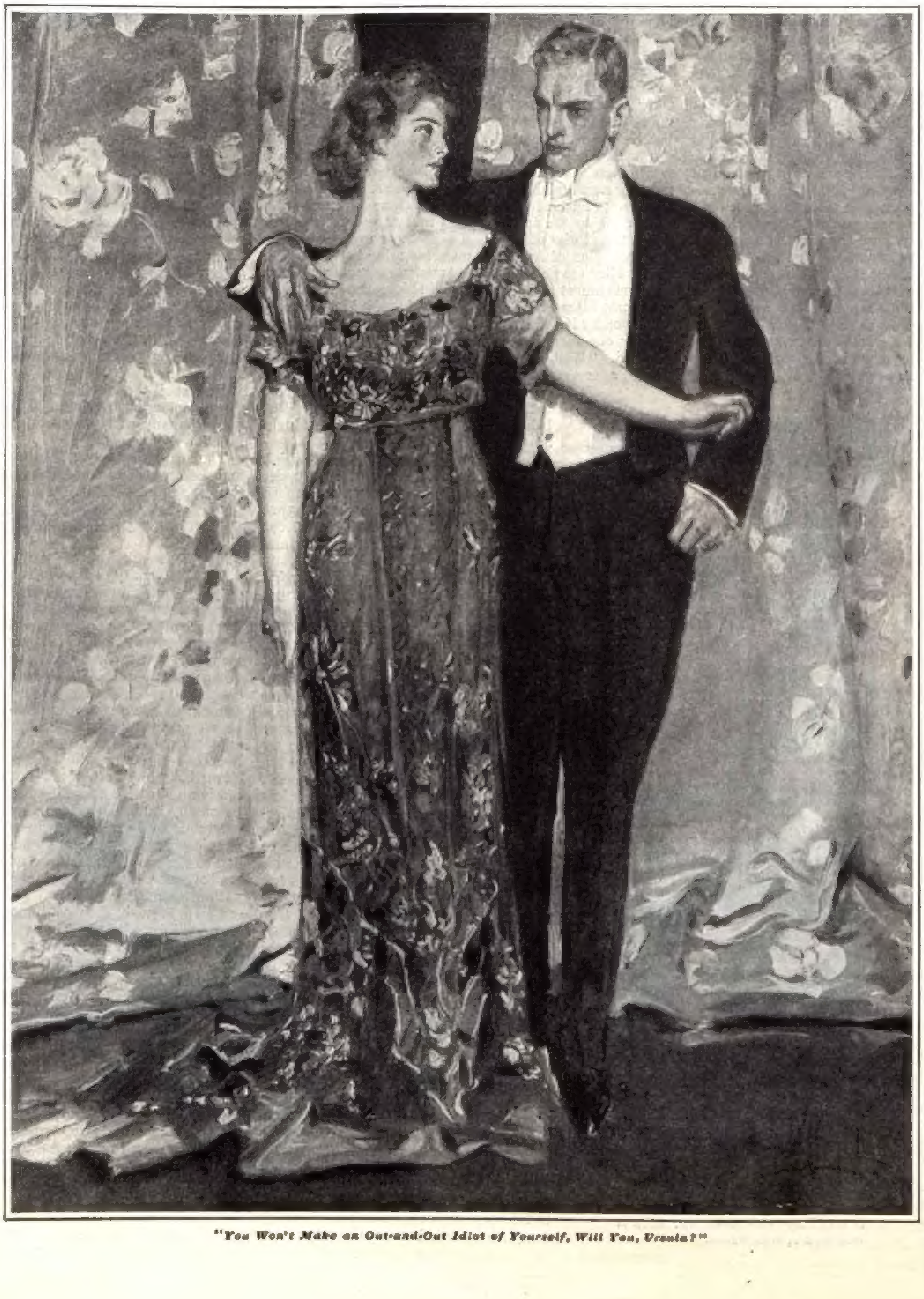
"But you can't," replied she. "I work badly. I seem to learn slowly. If I fall behind I shall lose my place—sooner or later. It was that way with the last place I had. If you interfered you'd only injure me. I've had experience. And—I must not lose my place."

One of the scrubwomen thrust her mussy head and ragged, shapeless body in at the door. With a start Norman awoke to the absurdity of his situation—and to the fact that he was placing the girl in a compromising position. He shrugged his shoulders, went in and locked the cabinet, and departed.

"What a queer little insignificance she is!" thought he, and dismissed her from mind.

II

MANY and fantastic are the illusions the human animal, in its ignorance and its optimism, devises to change a pleasant journey along a plain road into a fumbling and stumbling and struggling about in a fog. Of these hallucinations the most grotesque is that the weak can come together, can pass a law to curb the strong, can set one of their number to enforce it, and can then disperse with no occasion further to trouble about the strong. Every line of every page of history tells how the strong—the nimble-witted, the farsighted, the ambitious—have worked their will upon their feebler and less purposeful fellow men, regardless of any and all precautions to the contrary. Conditions have improved only because the number of the strong has increased. With so many lions at war with each other not a few rabbits contrive to avoid perishing in the nest.



"You Won't Make an Out-and-Out Idiot of Yourself, Will You, Ursula?"

Norman's genius lay in ability to take away from an adversary the legal weapons implicitly relied upon and to arm his client with them. No man understood better than he the abysmal distinction between law and justice; no man knew better than he how to compel—or to assist—courts to apply the law, so just in the general, to promoting injustice in the particular. And whenever he permitted conscience a voice in his internal debates—it was not often—he heard from it its usual servile approbation: How can the reign of justice be more speedily brought about than by making the reign of law—lawyer law—intolerable?

About a fortnight after the trifling incident related in the previous chapter Norman had to devise a secret agreement among several of the most eminent of his clients. They wished to band together to do a thing expressly forbidden by the law. But none would trust the others; so there must be something in writing, laid away in a secret safety-deposit box along with sundry bundles of securities put up as forfeit, all in the custody of Norman. When he had worked out in his mind and in fragmentary notes the details of their agreement he was ready for some one to do the clerical work. The some one must be absolutely trustworthy, as the plain language of the agreement would make clear to the dullest mind dazzling opportunities for profit—not only in stock jobbing but also in blackmail. He rang for Tetlow, the head clerk. Tetlow—smooth and sly and smug, lacking only courageous initiative to make him a great lawyer, but, lacking that, lacking all—Tetlow entered and closed the door behind him.

Norman leaned back in his desk chair and laced his fingers behind his head. "One of your typewriters is a slight, blonde girl—sits in the corner to the far left—if she's still here."

"Miss Hallowell," said Tetlow. "We are letting her go at the end of this week. She's nice and ladylike and willing—in fact, most anxious to please. But the work's too difficult for her. She's rather—rather—well, not exactly stupid, but slow."

"Um," said Norman reflectively. "There's Miss Bostwick—perhaps she'll do."

"Miss Bostwick got married last week."

Norman smiled. He remembered the girl because she was the oldest and homeliest in the office. "There's somebody for everybody—eh, Tetlow?"

"He was a lighthouse keeper," said Tetlow. "There's a story that he advertised for a wife. But that may be a joke."

"Why not that Miss—Miss Halloway?" mused Norman.

"Miss Hallowell," corrected Tetlow.

"Hallowell—yes. Is she—very incompetent?"

"Not exactly that. But business is slackening—and she's been only temporary—and ——"

Norman cut him off with: "Send her in."

"You don't wish her dismissed? I haven't told her yet."

"Oh, I'm not interfering in your department. Do as you like. . . . No—in this case—let her stay on for the present."

"I can use her," said Tetlow. "And she gets only ten a week."

"Send her in," Norman repeated. Then, as Tetlow was about to leave: "She is trustworthy?"

"All our force is. I see to that, Mr. Norman."

"Has she a young man—steady company, I think they call it?"

"She has no friends at all. She's extremely shy—at least, reserved. Lives with her father, an old crank of an analytical chemist over in Jersey City. She hasn't even a lady friend."

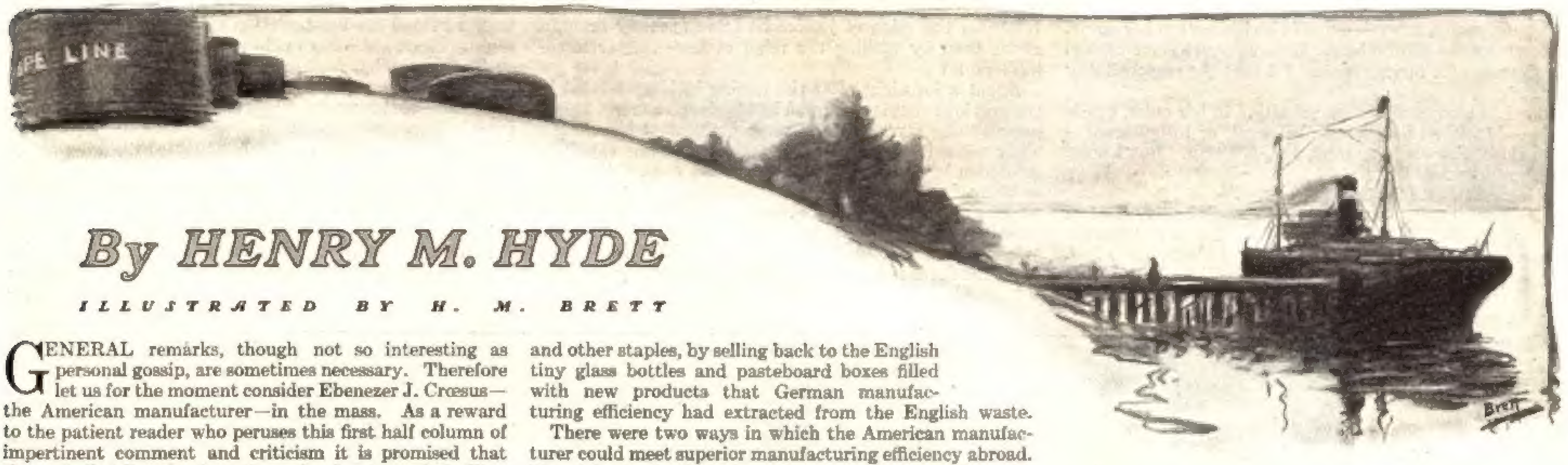
"Well, send her in."

A moment later Norman, looking up from his work, saw the dim, slim nonentity before him. Again he leaned

(Continued on Page 33)

Education's New Gift to Business

With an Impertinent Introduction and Six Chapters of Romance



Petroleum Producers are Sending Abroad Great Tank Ships Filled With Crude Distillates and Extracts

By HENRY M. HYDE

ILLUSTRATED BY H. M. BRETT

GENERAL remarks, though not so interesting as personal gossip, are sometimes necessary. Therefore let us for the moment consider Ebenezer J. Crœsus—the American manufacturer—in the mass. As a reward to the patient reader who peruses this first half column of impertinent comment and criticism it is promised that there shall follow no less than six chapters of thrilling romance. Each of these romances shall be as personal and as specific as you please, full of high imagination, heroic endeavor and splendid achievement; and at the end of each rainbow chapter lies a pot of gold, which our successive heroes find and bring back with them to the cashier's office. Pity then the hasty or incredulous person who, by skipping these necessary if painful generalities, misses the key to the whole wonderful story they introduce!

Mr. Crœsus—in the mass—as a business man, as a trader, as an organizer, is the wonder of the world; but as a manufacturer pure and simple he has never been efficient. He has never needed to be efficient.

In the beginning he had a whole continent full of free raw materials. It was easy enough to get things made somehow. The big job was to get them distributed and sold in the teeth of a thousand fighting competitors. In distribution he got the advantage over his competitors by demanding bigger rebates from the railroads. He sent out spies into the territory of his competitors, he led them into ambuscades, he sacked their cities, he used whatever weapon was necessary to win the battle—and he piled up many vast fortunes. But he was a fighting man pure and simple. His executive, selling and office forces—the three wings of his army—were wonderfully efficient, but out back, in the factory, things went along in the old way under the direction of a superintendent.

German Ways

MEANWHILE Germany woke up. A swiftly increasing population, a country without great natural resources and not wonderfully fertile, forced German manufacturers to become efficient. As a familiar example it was German scientists who aided German manufacturers to create out of coal tar—forty years ago not only a waste product but a nuisance and a menace—a vast industry worth hundreds of millions of dollars a year. The Germans bought tar in England by the ton and paid for it, and for whole cargoes of breadstuffs, woolens and other staples, by selling back to the English tiny glass bottles and pasteboard boxes filled with new products that German manufacturing efficiency had extracted from the English waste.

When "Salt-Risin'" Bread Was Good it Was Very, Very Good, But When it Was Bad it Was Horrid

There were two ways in which the American manufacturer could meet superior manufacturing efficiency abroad. He might, in the first place, have become efficient himself; but he was usually a selfmade man, with a certain contempt for the schools and for applied science. And there was an easier and simpler method at hand. Being the most masterful and powerful figure in all American affairs, it was not difficult for him to bar out German efficiency by raising higher the tariff wall, so that at present the half dozen top stories of the tariff skyscraper really represent the protection of American manufacturing inefficiency.

It is fair to say also that the American manufacturer has had some unfortunate experiences in his scattered attempts to become more efficient by the aid of applied science.

"I wonder if a chemist couldn't figure out some way of making our varnish more durable," the general manager has said. "Well, hire one," the president answers. "Pay as high as seventy-five a month. Fence off a corner of the shipping room for him. Let him report to the foreman of the mixing room. But I don't take much stock in these highbrows."

Very naturally, when one stops to think about it, applied science, working under such conditions, does not often accomplish anything. Usually the only result is that the contempt of the president of the corporation for all highbrows becomes fixed and permanent.

Protected by the tariff against foreign efficiency, the American manufacturer has devoted much of his recent attention to the elimination of domestic competition; and every time a trust or combination in a given industry has been formed it has postponed the adoption of the methods of efficiency in the manufacturing end of that industry. For when a corporation controls or largely dominates an industry it is plainly in a position to force its products on the market at any price, within limits, that it may choose to exact.

Today the American manufacturer faces a crisis. Trusts and combinations in restraint of trade are illegal. Presumably everybody is convinced that sooner or later the tariff will be revised downward. Raw materials are in the hands of a few wealthy holders or are retained by the Government in the public domain. The increased cost of living demands a readjustment of salaries and wages. Increased efficiency in the factory appears to be the only way out; and the American manufacturer, quick, alert, farsighted and broadminded as he is, may be trusted to rise to the situation once it has been put fairly before him.

Germany is today the best example of high manufacturing efficiency. A large proportion of the most eminent German scientists accept retainers or have some other financial relation with the great German manufacturing establishments. That is good for German business, but bad for German education and science. The young men who still flock to Germany to take postgraduate courses in chemistry complain bitterly because the men whose names are greatest in their science are no longer primarily teachers but business men. Incidentally it may be mentioned that these German chemists are not "hired" and that they do not work in a corner of the shipping room at the factory. They rank on a par with or a little above the highest officers of the companies that retain them and they have all the advantages of working in great university laboratories, with their complete equipments of apparatus and large staffs of assistant scientists at their command. Meanwhile, in Germany, "pure science" falters, teaching becomes a by-product, the lamp of learning burns with a smoky flame.

How shall the manufacturers of the United States get the aid of applied science in increasing their efficiency while the university professor is left to perform his proper function as a teacher?

The answer is ready. The opportunity is already here and the American manufacturer has been quick and glad to take advantage of it.

A Skimmed-Milk Romance

FROM the mind of Robert Kennedy Duncan and from the University of Kansas comes the offer of science to coöperate with business on a new and—it is already demonstrated—successful basis. Professor Duncan is a great scientist, with a wonderful record of practical achievement to his credit. He is also a shrewd and able business man, able to meet and deal with any captain of industry on an equal footing. Parenthetically it may be remarked that the president of more than one corporation, after signing up a contract with Professor Duncan, acting on behalf of the department of industrial research of his university, has come to the conclusion that there is at least one highbrow who knows how to drive a hard and clever bargain. Last of all, Professor Duncan is a great teacher and such he remains. All he gets out of the work personally is his salary as a university professor, plus the enormous satisfaction of proving that pure science may remain pure and yet be of wonderful service to business and to the people at large. And here we leave the dusty road of generalization and plunge directly into the pleasant path of promised romance.

Casein is one of the most important ingredients of milk. In a solid form it is largely used in the printing of calico, in papermaking, in the making of glue and in many other processes of manufacture. The great source of the supply of casein has been the skimmed-milk left after creameries and buttermakers have extracted the fats.

Presently an ingenious inventor perfected a small hand cream separator, by the use of which the farmer might take the butter-fat out of his milk. By so doing he cut down the load it was necessary to haul to the creamery to a fraction of its former weight and at the same time kept the skimmed-milk at home to fatten his hogs. Thus the source of the supply of casein was suddenly cut off. Even by offering higher prices manufacturers could not get enough to meet their constantly increasing needs.

There was still a great quantity of casein left in the buttermilk that the creameries produced, but no one had been able to get it out. So the butter factories simply turned the buttermilk into the sewers, one company in Omaha thus disposing of forty thousand gallons every day.

Here Professor Duncan, the fairy godfather of the story, first appears. He was consulted by the president of the creamery that was wasting its daily flood of buttermilk. "Pay five hundred dollars a year for two years to the University of Kansas for the endowment of a fellowship in industrial research," he said. "I will select a man to go to work on the problem of making that buttermilk pay you a profit. He may not be successful, but he will have my aid and all the facilities of our big laboratories in working at the problem. The right to use anything he discovers shall belong to you exclusively for three years, provided you pay him ten per cent of the gross receipts from its operation or make other satisfactory arrangements with him, subject to our approval. At the end of three years a full account of his work shall be published and made public by the university. Meantime you may protect yourself, if you please, by taking out patents. You must give the man I select all the information in your possession and all the aid in your power. He must have the right to come into your plant and make such experiments as he pleases and to the end of the fellowship he shall remain under my exclusive direction. If any disputes arise the chancellor of the university shall decide between us as to all matters of fact."

It was a big order for the head of any corporation to swallow, but because Professor Duncan is fairly afire with earnestness and sincerity, because he has the power of winning the full confidence of other men, the contract was finally signed. All over the country Duncan searched for the right highbrow to fill the buttermilk fellowship. He must have not only a trained chemist but also a strong and tactful man. E. L. Tague was finally selected and set to work. First of all he saturated himself with all the available buttermilk and casein literature. Then, in a specially prepared laboratory, he began his experiments. Six months before his fellowship was over he had perfected what Professor Duncan, with the fervor of the pure scientist, calls a "most beautiful" method of obtaining pure casein from the waste buttermilk. Samples in quantities of two hundred pounds of the new product were sent to various factories that use casein and they were unanimous in accepting it with joy.

The owners of the creamery have organized a company for the manufacture of casein on a large scale. Mr. Tague, inventor of the process, has been employed on a comfortable salary and has been given ten per cent of the stock in the corporation; a factory has been built and is now ready for active business.

Thus, for the present, ends the first chapter of the romance. A business want has been supplied by utilizing a waste product, a young chemist has been given a useful and permanent work in life, and a new industry has been created out of what was only a nuisance.

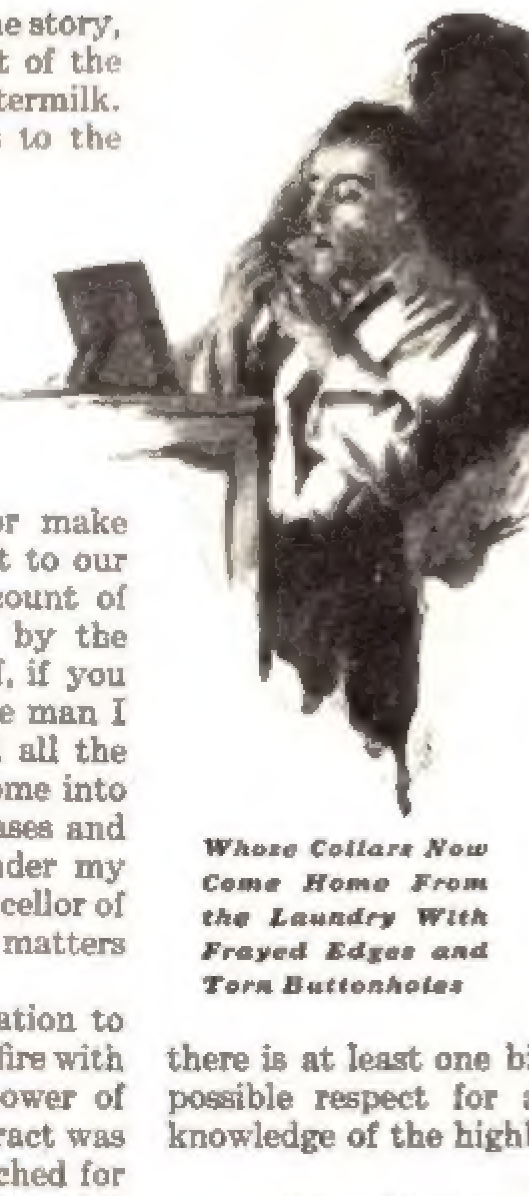
Newly Discovered Enamels

THERE is an Eastern corporation, with a capital of several millions and a huge plant, which makes enamel-lined steel tanks. Wherever materials in liquid form are handled in large quantities these tanks find a ready market. So confident has this corporation been in its own manufacturing efficiency that it has even invaded Germany and built there a plant for the manufacture of its product.

Two years ago it endowed one of Professor Duncan's industrial fellowships for thirteen hundred dollars a year for two years and asked him to find a better enamel than all its successful experience had been able to develop. After the long and searching investigation, which is one of the prime secrets of making these fellowships successful, Professor Duncan selected two young men for the work—A. J. Weith and F. P. Brock.

The test of a good enamel for lining tanks is, of course, its resistance to the destructive properties of the liquids that it may contain. The best enamel made by the company was affected only by certain strong acids. When these acids came in contact with it, however, the enamel was so softened that, within forty-eight hours, it could be scraped off the steel with a knife.

German Chemists are Not "Hired"



Whose Collars Now Come Home From the Laundry With Frayed Edges and Torn Buttonholes

Less than a year after the two experimenters began their laboratory work they had perfected a new enamel that possessed all the good qualities of the old and, in addition, was not in the least affected by the strongest acids even when exposed to their influence for sixty days.

Weith and Brock did not stop there. They made other discoveries that promise to be exceedingly important—not to say revolutionary—in their bearing on the future of the industry.

The two young chemists were paid a handsome sum by the corporation for their discoveries and are now both at work in its plant, with a lifetime of useful investigation and adequate financial reward before them. Incidentally there is at least one big corporation that has the highest possible respect for applied science and the practical knowledge of the highbrow.

The Mystery of the Ductless Glands

AT THE back and base of the human skull is a tiny depression that is filled by a small gland called the pituitary body. At the upper end of the kidneys are similar small glands called the suprarenal bodies. In the throat are the thymus and thyroid glands and the tiny parathyroid bodies, no larger than grains of wheat. These and certain other similar structures belong to the strange and little understood system of ductless glands, so called because their secretions have no direct means of discharge into the system and are supposed to be absorbed into the blood.

Until recently these glands were looked upon by physicians and scientists as playing no important part in animal life—as probably mere relics of uncompleted evolution—like, for instance, the appendix. Now, however, certain facts have been discovered about them, which make the whole subject one of the most important, fascinating and at present mysterious problems in anatomy and physiology. The back portion of the tiny pituitary body, for instance, may be entirely removed without endangering life; but if in a child the front portion becomes diseased "giantism" is likely to result, the whole body becoming immensely enlarged and fat being deposited in great quantities.

From the extract of the suprarenal glands of the sheep an immensely powerful heart stimulant has been made. It has also the faculty of contracting the tiny capillaries that connect the arterial with the venous system of the blood. When an operation on the eye is to be performed, for instance, a drop of the weakest solution of this extract will so contract the tiny vessels that the cutting may be done with practically no flow of blood.

It may be the function of this ductless gland to control the pressure of the blood in the body, speeding up the heart pump on occasion or raising the pressure by closing up some of the channels through which it is pumped.

If one could persuade a scientist to take the bridle off his professional imagination he would take one's breath away with an account of the possibilities, as he sees them, of controlling and directing the processes of life by a thorough scientific study of the functions and qualities of these ductless glands. Even in the larger animals the ductless glands are small. Where shall sufficient material be secured to make studies and experiments on a large scale?

Here behold a leap of the scientific imagination that would delight the late Jules Verne! Where, indeed, but from the whale? The whale, before he got into deep water for good, was a land animal. He still carries with him the vestiges of a perfectly good set of legs; and he possesses, in a gigantic size, all the ductless glands that in the smaller mammals are the despair of the scientists.

It was Walter Roscoe Stubbs, the Insurgent Governor of Kansas, who saw the opportunity. In honor of the famous Doctor Wilfred T. Grenfell, of Labrador, he has endowed a fellowship for a comparative study of the extracts from the ductless glands of the whale and other deep-sea mammals. Before this fellowship was established Professor Duncan conferred with some of the greatest physiologists, all of whom have promised their active sympathy in the work, which was begun last spring by E. R. Weidlein.

For three months Mr. Weidlein worked like a man inspired, reading all that had been written on the subject and going over the experiments that had already been performed. Then, white and nervous from overwork, he started for Newfoundland and Labrador to gather his material. Ninety days he spent out at sea in pursuit of whales and other marine monsters. Finally, in September, there came back to the university a weatherbeaten, rugged, deep-sea fisherman, whom his colleague recognized as the pallid student of mid-June. The only part of his baggage in which he showed any interest consisted of great cases that contained—preserved in jars—more than one hundred pounds of thyroid glands, the same quantity of suprarenal glands and great numbers of thymus glands, pituitary bodies and pineal glands. Within half an hour of his arrival Weidlein was at work in his laboratory.

The last chapters of this particular romance remain to be written. The ductless-gland fellow has been at work only a few months, but the possibilities are staggering.

Only last February a corporation that manufactures varnish and wood finishes of various kinds endowed a fellowship for two years to the amount of fifteen hundred dollars a year. What it wanted was a new compound that would be an improvement on the various wood finishes now on the market. Dr. L. V. Redman was appointed to make the investigation. Already he has developed a material that is more brilliant and more transparent than varnish. By careful tests it is actually forty-three times as hard as varnish; and, instead of requiring many coats, not more than two are necessary to form a durable and in every way satisfactory surface. For covering fine furniture, street cars, hardwood floors and similar uses it is apparently almost ideal. This fellowship has still a year and a half to run. Under the terms of his appointment Doctor Redman is entitled to ten per cent of the net profits on all his discoveries.

The Big Job Was to Get Them Sold

Last spring, also, B. C. Frichot began work as an industrial fellow on an investigation of new uses for borax, a large corporation appropriating the money for the fellowship. Beginning with a series of experiments which demonstrated that in the ordinary processes of laundering it is the chloride of lime—used as a bleaching agent—that makes clothes brittle and easily damaged, Mr. Frichot went on to prove that sodium perborate has just as strong bleaching qualities and does no damage whatever to the fiber of cloth. He is now engaged in working out a process for making the new compound on a commercial basis. If he succeeds in this effort young gentlemen whose collars now come home from the laundry with frayed edges and torn buttonholes will be in a position to give unanimous approval to a new triumph of applied science.

The Chemist in the Kitchen

ALMOST every housewife must have heard traditions at least of the wonderful virtues of "salt-risin'" bread—the boast of the old-fashioned kitchen. When "salt-risin'" bread was good it was very, very good, but when it was bad it was horrid; and it was almost as likely to be one thing as the other. Nobody, not even the most experienced of pioneer cooks, could be sure that when she "set a sponge of salt risin'" it would rise at all. Presently the yeast manufacturers, whose product is more certain in its results, began pushing their business, until now the glories of "salt-risin'" have become little more than a memory.

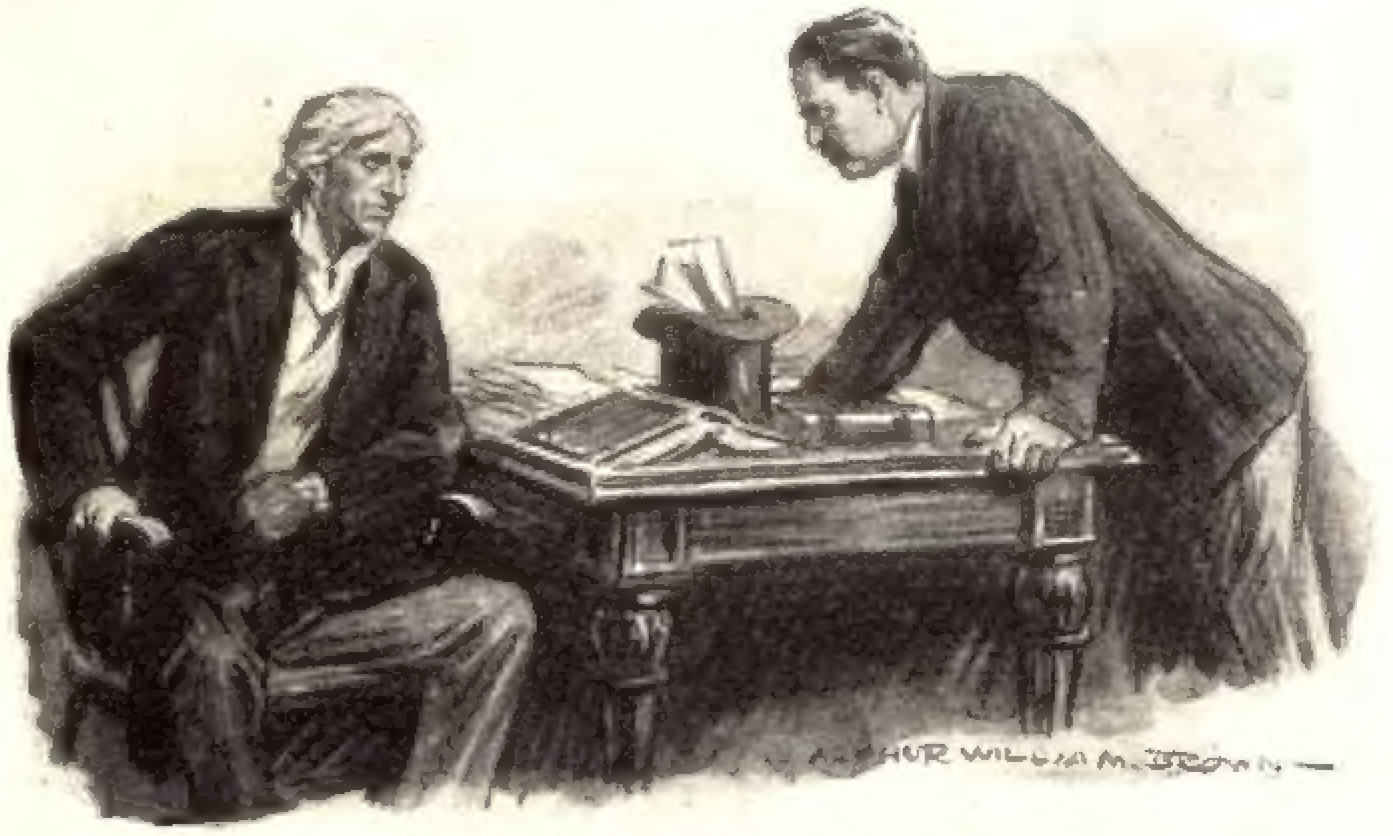
More than two years ago the National Association of Master Bakers endowed an industrial fellowship under the direction of Professor Duncan. They wanted, for one thing, to be shown what to do with the stale bread that comes back to them regularly from the retail shops to the extent

(Concluded on Page 46)

THE LOCKED BAG

By Melville Davisson Post

ILLUSTRATED BY ARTHUR WILLIAM BROWN



"Why Didn't You Name the Crook?"

THE president of the Commonwealth Life Insurance Company of America* arrived at the little southern county-seat after a long journey from New York. He had been summoned by an urgent telegram from the general counsel, who had gone there to contest a case that the company believed to be a fraud. When he got down from the Pullman at the dilapidated station the general counsel met him; and, instead of taking the ancient hack that carried passengers over the half mile to the little town, the two men determined to walk. It was the hour of sunset. A path ran through the hills. The autumn evening was clear and bright.

For a time the two men walked along with no conversation other than a casual comment on this old, indolent, raw land, where the crude civilization carried by the pioneer into the foothills of the Alleghanies remained. Finally, however, the elder man touched the vital issue.

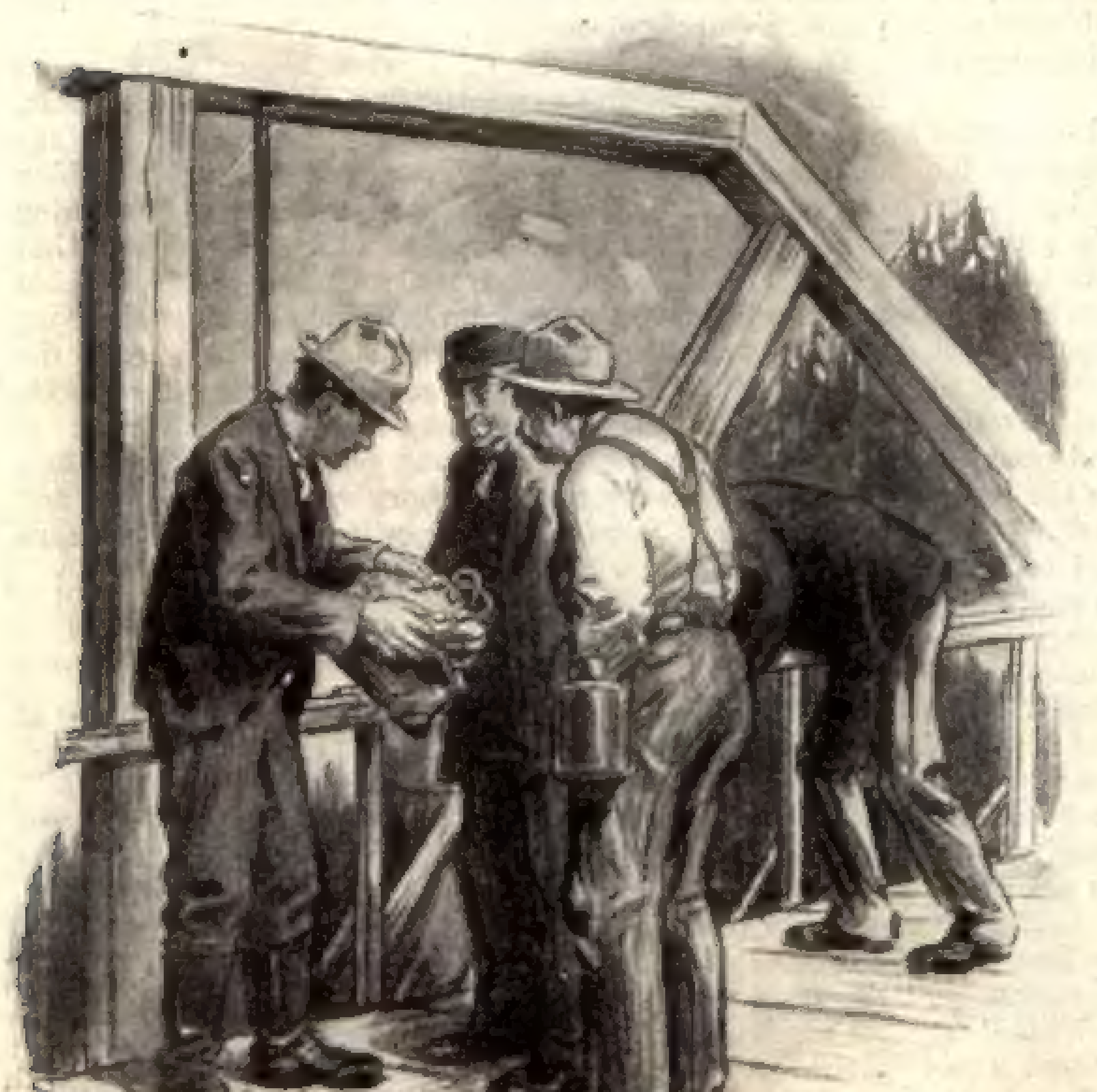
"So it is your opinion, Graham," he said, "that we would better compromise this case after all?"

The attorney was a man in middle life. There was minted into him the distinguishing characteristics of a metropolitan city. It was the only life he knew and he was accustomed to judge all life by its standards. He believed this swiftly moving civilization to be the highest type; and, as he came a product of it, he cherished that superiority with which it had endowed him. He was impatient of crude men, of crude methods.

"That is my opinion," he said, "but I wished you to confirm it before I acted."

"I thought," continued the president, "that you believed this whole case to be a deliberate scheme to defraud the company."

"I do believe it," replied the attorney. "I am certain of it. But what is one to do? The jury will find a verdict against us. That verdict will be wholly the determination of certain questions of fact and the supreme court of this state, following the old Virginia rule, will not disturb the verdict of a jury on questions of fact. That means that in the end we shall have to pay the full face of the policy and the costs. Tonight, before the case goes to the jury, we can compromise it for one-half of the face value of the policy, or twenty-five thousand dollars in cash. That is why I sent for you."



Some Workmen, an Hour Later, Found the Bag Cut Open With a Knife, Its Contents Gone

The older man prodded the path with his walking stick.

"I hate to compromise with a fraud," he said. "When one does that one encourages the next swindler; but, as you say, what is one to do? We have to consider the stockholders' money."

"That is it," replied the attorney. He walked on. Then he added: "I don't believe this man is dead. I am convinced that he manufactured the evidence of his robbery and murder. I believe he is a crook. I believe his wife, who is now suing on this policy, is a crook. But my opinions, my beliefs, my suspicions, are not evidence."

They had now reached the top of the little hill across which the path trailed. Below them lay the county-seat, an ancient village with an unpaved clay road for its main thoroughfare. There were great trees along this road, indicating how old the village was. Midway of the village stood the courthouse, with its plaster pillars, its long windows, its white dome surmounted by a huge wooden image of George Washington. Before the courthouse was a square fenced in by hitching-posts. Behind the village a mountain range abruptly rose; and beyond this smoke ascended.

The topography of the country was unique. East of the county-seat it was a farming country of little hills; west it was a rugged alpine country of broken mountain ranges, through which a river fought its way with a sort of berserk fury. The thin-soiled farming land remained as the pioneer had left it, but the wild region, which he had rejected as worthless, had been found rich in coal measures. Its deep gorges were pots of smoke where, with her hideous surgery, Industry was beginning to disembowel the mountains.

The attorney extended his arm toward these mountains.

"The plan of these two adventurers," he said, "is plain enough to me. They are a pair of competent, practical crooks. Scott and this woman came here with a well-defined idea of what they intended to do. They went to live in that coal region over there. Scott obtained an interest in a coal company, presently became its superintendent, and through this relation he secured the insurance with us on his life. Then, when the opportune moment arrives, he disappears, leaving behind him the evidences of his robbery and murder; and his wife sues for this life insurance."

"But how does she prove that Scott is dead?" said the president. "I understand that no human body has been produced for identification. Is not the burden of proof on the plaintiff to show that the insured is in fact dead before she has any standing in court?"

"That is the law," replied the attorney; "but the death of the insured may be shown in other ways than by the identification of his body. If there is sufficient evidence of violence, and that violence is shown to have been exerted in such a manner as to account for the disappearance of the body, the question of the insured's death becomes one for the jury to determine."

"And with a jury," said the president, "any woman has an advantage, unless one can bring out her history on cross-examination. What did this Mrs. Scott say?"

"Nothing," replied the attorney.

"Nothing!"

"Not one word. If she had gone on the stand I would have gouged her history out of her. She knew that."

"Could you not have put her on the stand yourself?"

"And make her my own witness? And be bound by what she said! Certainly not. If she had testified in her own behalf I could have cross-examined her without being compelled to accept her answers as the truth, but I could not make her a witness for us."

"What evidence did she produce, then?"

"Ah!" said the attorney, "that is where the shrewdness of these adventurers presents itself. They did not intend that any one who knew their design should be questioned. Their cunning plan was that physical facts should speak for them. Events! Mark this distinction: An event speaks only to a certain action. It does not disclose the motive behind that action. One cannot cross-examine an event. One cannot make it hesitate, stammer, contradict itself. It is the safe witness. . . . Writers on evidence have said facts cannot lie. It is true. The one who constructed the facts may be the very prince of liars; but if he does not appear, if he only sets up his chain of physical events and leaves them to testify for themselves, how can one show that they have been manufactured to a design? Look at this case:

"On the first day of November, as he was accustomed to do on the first day of every month, Scott left the office of this coal company of which he was superintendent. He carried in a leather bag the money with which to pay the workmen at the mine. It was early in the morning. There was considerable fog. His way lay across the river, which was spanned by a high footbridge. . . . He did not arrive at the mine. Some workmen, crossing about an hour later, found the bag on this bridge, cut open with a knife, its contents gone. There was evidence of a struggle and the railing of the bridge on one side was broken. The bridge at this point is a hundred feet above the water; the water below is deep and swift. These are the direct facts. They are certain. They are indisputable.

"There are also certain collateral facts, quite as indisputable: that Scott was known to be the superintendent of the mine; that his custom was to carry the money over this bridge from the office to the mine on the first day of every month; that the murder and robbery of a mine superintendent, under like circumstances, have sometimes occurred. . . . It is also certain that one cast from the bridge into the river below, if he were not already dead, would be killed by the fall; and it appears that the bodies of persons known to have been drowned in this river have not always been recovered.

"Now the plaintiff in this case presents these facts to the jury. Let us not delude ourselves! The jury will conclude that which these facts obviously indicate: that Scott on this morning was waylaid on this bridge, robbed, murdered and his body cast into the river. . . . We cannot dispute a single one of the certain incidents from which this conclusion is drawn. How, then, can we dispute the conclusion itself?"

The attorney extended his hands like one who takes hold of a concrete physical thing.

"How does it avail us that this chain of concatenated incidents is also consistent with our theory of a design to present the appearance of a robbery and murder unless we can make that design appear? . . . We cannot make it appear. The woman does not take the stand. Every witness who does take it is telling the truth; and these physical incidents, as I have said, cannot be examined upon the motive that called them into being."

He turned his hands, like one who turns about an object in his fingers; then he thrust them suddenly forward, like one who casts that object away when he is wearied with the useless puzzle of it.

The two men began to descend the little hill into the village. The elder one walked with his head down, his hands thrust into the pockets of his coat. Presently he asked: "Have we local counsel in this case?"

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*Names of persons and institutions are fictitious.

The lawyer smiled. "Well, yes," he said; "I suppose one could call him that."

"What is his opinion about this compromise?"

"I have not asked his opinion," replied the attorney. "These chimney-corner lawyers are a nuisance in a trial. I made it plain to him that I needed his assistance only in striking the jury—and no further. It is just as well to have these things clearly understood in the beginning. I have had no trouble with him. He knew every man of the jury panel. He gave me the detailed personal history of each one; and after the jury was struck he quite understood that his services were no longer required."

"He withdrew from the case, then?"

"Well, no; not exactly that. He remained in his chair by the defendant's table."

"But he did nothing?"

The attorney smiled. "Well, yes; he did two things constantly. He kept his eyes open and his mouth closed."

The president of the Commonwealth Life Insurance Company lifted his head; the muscles of his jaws tightened. He walked for some time thus, his shoulders thrown loosely forward; then he spoke.

"Let us go and see this man," he said.

II

THEY stopped and entered a gate before an old brick manor house, standing half hidden in a grove of oak trees. Within this gate, near the street, stood a little one-story building, also of ancient brick. Two stone steps led up to the door. The men knocked. A voice bade them "Come in!" and they entered.

The room into which they went was a kind of office. There were a few lawbooks on open shelves—no modern ones: the Grattan Reports, the Code, Mayo's Guide, Chitty, and the like. There were a few chairs, an ancient mahogany desk with a cabinet top inclosed by doors having diagonal glass windows set in strips of veneer. The top of the desk was covered with a heap of court papers inclosed in blue wrappers and tied up with bits of faded tape.

At this table sat a figure out of some antebellum story: a tall old man, with a shock of white hair. He wore a black frock coat, a white handkerchief folded about his neck and fastened with a long, curiously shaped garnet pin. He was writing on a sheet of foolscap; his hand trembled a little and he wrote slowly. Beside him sat a country farmer, his trousers inside his cowhide boots, his hat beside him on the floor, his body leaning forward in his chair.

The old man looked up over the rim of his spectacles when the two entered.

"Have a chair," he said. "I shall presently be at leisure." Then he went forward with the sentence upon which he was engaged.

The president of the Commonwealth Life Insurance Company was astonished. No member of the legal profession, when he called upon him, had ever said "Have a chair" and gone on with what he was writing. Urban attorneys were accustomed to spring up when he entered, to come forward with a gracious salutation and, dismissing the thing with which they were engaged, to await his pleasure. The New York attorney was likewise unaccustomed to wait when he entered a law office and he was accustomed to require the attention that his prominence demanded.

"Mr. Page," he said in his big, impressive manner, "this is Mr. Curtis Beech, president of the Commonwealth Life Insurance Company of America."

The old man merely nodded. "In a moment, gentlemen," he said; and he went on writing slowly on the sheet of foolscap.

Finally he finished it, pointed out with his finger where the countryman was to sign and, when the paper was folded, went with the farmer to the door.

"Goodby, Benny," he said. "If the bank crowds you come to me; I won't see you robbed."

Then he turned about and extended his hand to Mr. Beech. After that he returned to his chair.

The president of this insurance company was a man whose advance in life had resulted from his excellent judgment of men. Something about this strange old man moved him to a sudden resolution.

"Mr. Page," he said, "Mr. Graham here, our chief counsel, is of the opinion that we would better compromise this case. What is your opinion?"

The old man removed his spectacles, folded the frame and placed them in a tin case; then he turned about in his chair.

"My employment in this case, I believe, was for the purpose of assisting in striking the jury—and for no other purpose. It is not my custom to intrude my services where they are not requested."

"But I am now requesting your opinion," said the president.

"Sir," said the old man, "when a client puts his case into the hands of an attorney it is the ethics of our profession to regard that attorney as the directing authority until he is formally removed."

This nice courtesy pleased the New York lawyer.

"Ah, yes, Mr. Page," he said in his exalted manner, "I should be glad to know if you do not agree with my opinion."

The answer of the old man reached Mr. Graham like a projectile

"I do not," he said.

The blood flashed into the attorney's face.

"Do you criticise the manner in which this case has been conducted?" he said.

"No," replied the old man; "the case has been excellently conducted."

The tribute restored the attorney to equanimity.

"I think we have done all we could," he said, using the pronoun of kings; "but if this case should go to the jury tonight upon the evidence a verdict would certainly be returned against us. Do you doubt that conclusion?"

"I do not doubt it," replied the old man. "If the jury should take the case tonight on the evidence it would surely find for the plaintiff."

"Then you are advised of some further evidence that we ought to introduce?"

"No."

"You think there is a chance that the trial judge might set aside the verdict?"

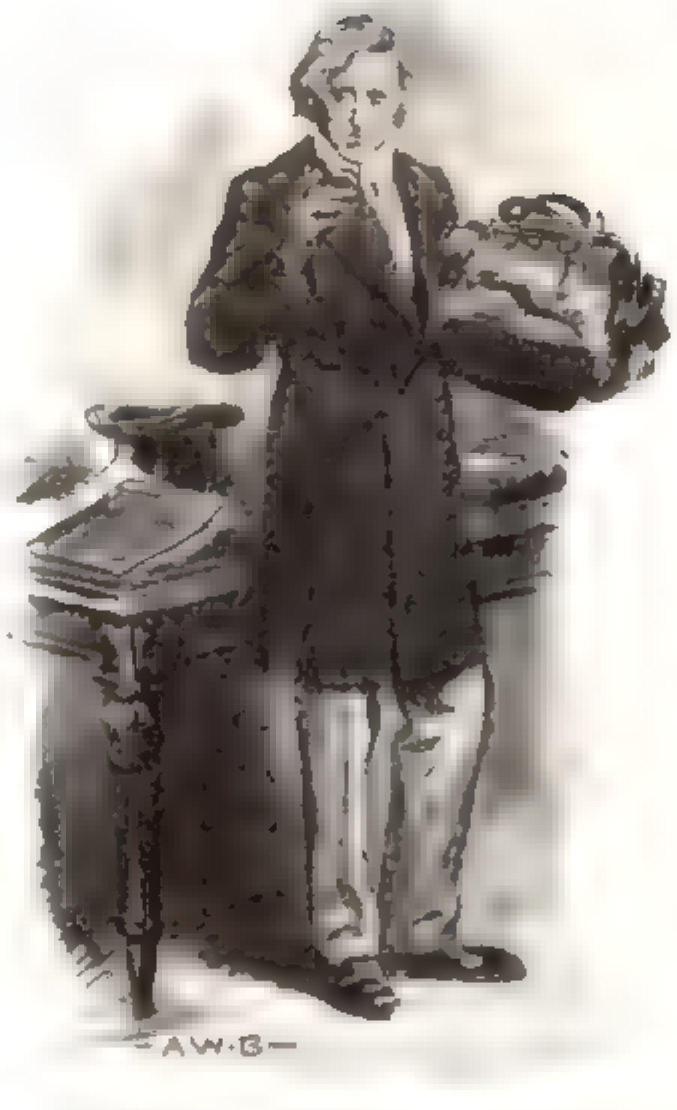
"No."

"Then your hope is with the supreme court?"

"No."

The attorney was annoyed.

"Well, Mr. Page," he said, "you advance doubtless some excellent sentimental reason when you say the case ought not to be compromised; as, for instance, that fraud ought to be resisted, even to the extent of permitting it ultimately to triumph—and incidentally to mulct our stockholders of fifty thousand dollars instead of twenty-five."



"Gentlemen of the Jury, You Will Observe That the Great Cut in the Side of This Bag is Ragged"

"Sir," said the old man, "I entertain no such reason, although, since you mention it, I may reply that in my opinion fraud never can ultimately triumph if it be courageously and intelligently resisted."

Mr. Beech made a decisive gesture.

"What is it exactly that you advise, Mr. Page?" he said.

"That the case should proceed," replied the old man.

"But the case is closed," said the attorney; "there remains but to argue it."

"Argue it, then," said the old man.

The attorney again made that peculiar gesture with his extended fingers, as though he held there for examination some concrete material object. When he spoke his voice was ironical and hard.

"You have a greater faith in the potency of human eloquence than I have, Mr. Page," he said, "if you believe that mere words are going to win this case for us. What would you say if you were to argue it tomorrow?"

"It does not matter what I, who am not to argue it, would say," replied the old man. "The important thing is what you, who are to argue it, will say."

"Very well, sir," said the attorney. "I will enumerate the only points in the case upon which the defendant company can base an argument and I shall be glad if you will indicate, as I proceed, the one of these arguments upon which we could depend to secure a verdict."

He turned his hands with their extended fingers as though he were passing concrete material before him.

"There are only two features of the case that it can possibly benefit us to discuss: one is the doubt of the insured's death; the other is the element of design. Now, as to the first, the body of Scott has not been found. Do you consider that fact sufficient to turn the case?"

"No," said the old man; "the jury will remember that a pedler was drowned in this river and his body never recovered; that two workmen were observed to full from a bucket into the water and one of them was never again seen. The jury will bear in mind that this river has a sinister reputation for not giving up its dead."

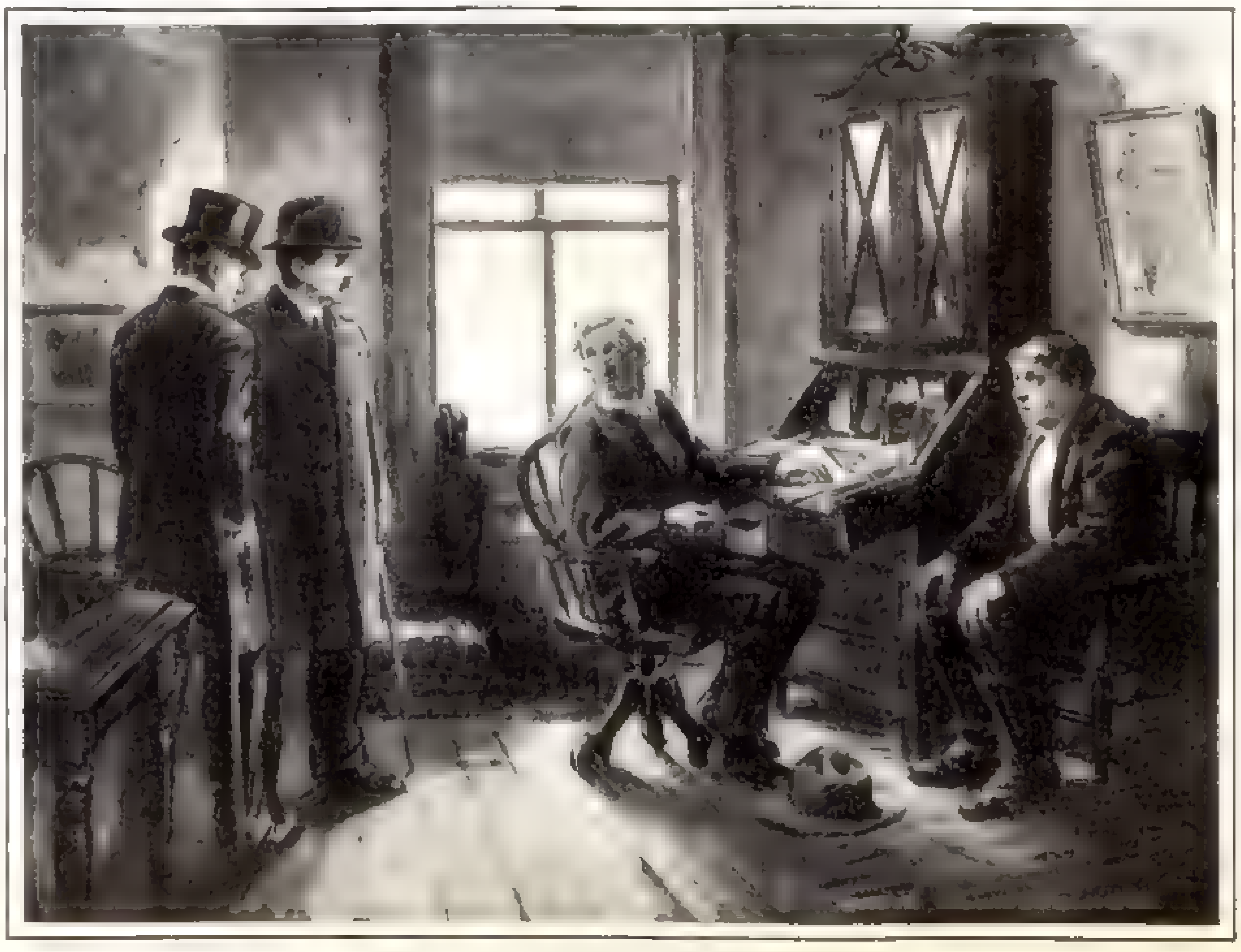
"Then," continued the attorney, "there remains only to argue that the whole case is a cunning plan to defraud. And to do that one must attack this woman as an adventuress; one must comment on her silence; one must file her painted face as an exhibit; one must pin her to the wall, lash her, grill her on the fire."

The old man's back straightened in his chair, his fingers moved, his keen brown eyes grew bright in his head. When he spoke his voice was like a bell.

"In this country," he said, "we do not vilify a woman."

"But I am not of this country," said the attorney; "I am of a country that believes no sentimentality should protect a criminal, be that criminal male or female. This woman must be flayed."

(Continued on Page 40)



"Have a Chair. I Shall Presently be at Leisure"

OUR FOOLISH PANICS

An Interview With Edison—By Roger W. Babson

IN ADDITION to his studies as to the effect of the increased gold production, with which work every one is already acquainted, Thomas A. Edison has given considerable thought to fundamental conditions in general; and, in view of his great reputation for making original investigations, I believe his suggestions are worthy of most careful consideration.

I therefore give here a brief outline of some conclusions that Mr. Edison has personally given to me during a recent consultation.

First, let me say that few people realize Mr. Edison's many fields of work, believing him to be simply an authority on electricity. This is a great mistake. Mr. Edison is primarily a student and a worker. If any one has any doubt as to his being a student he simply need visit him in his great library which, as is well known, is one of the most complete private libraries in the world. When it is considered that Mr. Edison had only a very meager school education and that he now knows all of the prominent books and scientific works, whether written in English, French or German, as well as if not better than the average university professor, there can be no doubt as to his qualifications as a great student. His private library is as large as many public libraries, with three complete balconies, each balcony filled tier upon tier with volumes; in fact, there is nothing in the library but books, a model of his first dynamo, a model of his new cement house and a few trophies that he prizes.

As to his ability to work, that is one of the wonders of the age. Most men with his means, honors and age would not care to work at manual labor and hard study eight hours a day, year in and year out. He, however, does much more, working two shifts of men all of the time, and sometimes three shifts. For instance, Mr. Edison once told me that he was one hundred and fifty years old. Of course I thought he was just joking; but, after leaving him, one of his men said to me: "What do you think of Mr. Edison's age?" I smiled and said: "How old is he?" The man replied that he was one hundred and fifty at least; whereupon I asked for an explanation, which was given as follows: "Mr. Edison worked, from the time he was fifteen until he was thirty-five, eighteen hours a day, which was equivalent to two days' work, and since he was thirty-five he has done the equivalent of three days' work by the use of two or three shifts of men all of the time. As each shift works eight hours a day and he works a part of the time with each shift, this is equivalent to his living three days while the average man is living one, especially as each shift is utterly fagged out at the end of its eight hours' work."

In short, Mr. Edison is the best living example of Carlyle's definition of the word "genius"—namely, that genius is simply another name for hard work. Mr. Edison has no more natural leaning toward electrical investigations than he has toward chemical, mechanical or economic investigations. Any subject in which he becomes interested he studies with the greatest thoroughness, devoting days and nights to the most careful and persistent research. For this reason, although Mr. Edison has never posed as an economist and in fact does not wish to, yet, since the panic of 1907, he has given great thought and study to economic questions; and, as in the case of his diagnosis of the "gold theory," I believe the following conclusions on certain other economic problems are worthy of most careful consideration.

The Fallacy of Feeding Europe

ONE of his most radical conclusions is relative to our use of the soil. Mr. Edison is a great believer in the conservation of our natural resources and he is a great believer in the use of land for the raising of wheat, corn, hay and other cereals, *so long as the productiveness of the land is kept intact and said wheat and corn are consumed in this country for the feeding of workmen who will use their strength to build railroads, manufacture merchandise and create actual and tangible wealth.* To raise wheat and corn, however, merely for the purpose of sending it to Europe in competition with the cereals of Russia and the Argentine Republic, simply to obtain gold, is to his mind a great mistake. Although the importation of this gold may be a fine thing for the Wall Street bankers and their retinue of gamblers, yet he believes it a very shortsighted policy on the part of the nation as a whole; in fact, instead of putting a tariff on wheat imported into this country, I think Mr. Edison would like to see an excise duty placed on all wheat that is exported. Of course most bankers and speculators will consider this a very radical statement and against all Wall Street orthodoxy; but nevertheless it deserves most careful consideration. Mr. Edison's own words on this are as follows:

> *I have never been able to see how a country was enriched by exhausting the natural fertility of the soil to grow wheat and then export it and receive in exchange a commodity like gold. It is only when this gold is sent back and exchanged for some useful product that we cannot make so well or cheaply that the exhaustion of the soil is compensated for.*

Another conclusion Mr. Edison has reached, which is contrary to the doctrine preached by most economists today, is that a depression is not needed to give the country a rest in the way the average economist believes is necessary. Mr. Edison believes that the law of "action and reaction" applies to trade, finance and all of the departments of economics as it does to mechanics, chemistry and the other sciences; but he feels that these areas of reckless prosperity, above the normal line of growth, are the result of overspeculation and not overproduction.

In other words, Mr. Edison believes that it is impossible for any nation to create too much wealth, that it is impossible for the citizens of any nation to work too hard or too constantly, and that it is impossible for any nation to build too many railroads, too many factories, or to progress too rapidly, *provided this progress is not made on borrowed capital, but is the result of bona-fide demand and not of speculation.*

Mining Gold a Waste of Labor

IN THIS diagnosis of economic conditions Mr. Edison is far in advance of the average students of economics, as he has gone a step farther than they and has concluded that the increased prosperity, wealth and production of themselves are not the cause of our panics; *but rather that speculation, which is at the bottom of this reckless prosperity, wealth and production, is the cause of our panics*—that is to say, if men will simply build and accumulate on their own capital to fill the normal demands of trade, the more wealth and the more men at work the better; and, so long as these laws are adhered to, our country will continually become more prosperous and panics and depression can be eliminated. On the other hand, just as soon as speculation enters, and bankers build railroads for the sake of selling the securities, and manufacturers operate factories to speculate in their products, and merchants begin to speculate in the commodities in which they deal, then a period of so-called prosperity becomes abnormally inflated and we must have a period of depression to shrink out this inflation.

The direct cure, however, does not come from having men idle, but rather from the elimination of speculation. If, during a period of so-called depression, loans were voluntarily reduced and speculation voluntarily eliminated by the merchants and manufacturers, there would be no need of shutting down mills or curtailing production, as it is only the speculative element that needs to be eradicated; and it should not be necessary to close factories and throw men out of employment to accomplish this result. Unfortunately, however, human nature is such that many manufacturers and merchants will not pay up their loans or give up their speculating until they are absolutely pressed to the wall by having their factories closed and their employees starving. Mr. Edison's own words on this subject are as follows:

"The economists say the trouble with the last panic and the present relapse is due to exhaustion of free capital by going too fast. This doesn't look right. This is equivalent to saying that in 1907, when every industry was busy and every man working and crops good, and production of wealth at its maximum, free capital reached the point of exhaustion and caused the panic. They say that by 'slowing up in time wealth will accumulate and times will mend.'

"What I can't see is, with four million men idle, many living off their friends who are employed with factories producing forty per cent less, how this wealth and free capital is being produced, as between October, 1907, and November, 1909."

Mr. Edison also has some interesting suggestions as to the correction of existing evils. Although I should like very much to explain some of his plans in detail, space will not allow, and I therefore submit his own verbatim conclusions without comment. It, however, should be said that these conclusions were not hastily given, as most men give their opinions on subjects, but are the result of careful thought and are written out by his own hand on sheets of paper, which are now in my possession. These probably were written by Mr. Edison in the small hours of the morning. Mr. Edison's words, as I have them before me, are as follows:

"The working power of money is a function of the speed of railroad trains, steamships, telegrams and rapid-working clearing houses. A million dollars of money of any kind will do more today than fifteen millions would forty years ago. Ten thousand dollars would settle every family bill in New York in one day if a mechanical clearing house were possible, and the money would be in the bank at three P. M. All money systems are nothing but clearing houses—mechanism made of paper, ink and a metal, with a lot of men running the machine on commission.

"Everybody is terribly interested that this machine shouldn't stop; but they are assured that it will not. 'It is on a solid gold foundation of great thickness.' This foundation function is a good illustration of its value as a commodity. Is the foundation of the piers of the Brooklyn Bridge a commodity?

"What is wanted in this country is a master clearing-house mechanism that can run slowly or run fast, and run by legal validated papers covering real commodities, physical-want commodities, 'commodities mobile'; and necessarily it must have some foundation to erect the machine on. This will be gold until man's intellect shall so improve that at some time in the dim future he will realize that gold does not represent in value the labor of producing it; *that its production is pure waste of labor*—every effort to obtain it a positive loss of such labor that might better be employed in mining stones for a house; that it represents a delusion.

"Will Congress permit the manufacture and setting up of such a mechanism? Yes, possibly; but it is certain to be defective. I think there is a law controlling an assembly of men brought together to formulate a certain line of action, which is, that if their intellects are much above the ordinary, the result is always below mediocrity. Take a railroad board of directors having several high-type men, and it is tough on the railroad. The best board contains one high-class dominating intellect, with the balance of the directors plain 'lunkheads.' Then the railroad has struck luck."

In conclusion, as a student of economic conditions, I wish publicly to acknowledge my gratitude to Mr. Edison for the time and thought that he has given these vital questions; and I know every reader of THE SATURDAY EVENING POST will join me in hoping he will continue his economic studies and investigations. Certainly he could do no greater thing for the American people than to crown his threescore years of labor in their behalf with some remedy for these periods of reckless prosperity above the nation's normal line of growth and these distressing periods of depression below the normal line of growth, by which America is so much cursed on account of the discontent and the gambling nature of our people.

The Outlook for Money

THAT the opening months of 1911 will bring cheap money is the belief firmly held in New York, London, Paris, Berlin and other financial centers," says a monetary review. As concerns the United States this would mean that money will accumulate in New York. It cannot lie there, however, as a mere idle reserve against the future needs of trade, for the New York banks will be paying interest on it at the rate of two per cent or more. They must force it into some kind of use so that it will earn at least as much interest as they pay. For that purpose the Stock Exchange is their only practicable resource. They will tempt speculation by making low rates on collateral loans.

The principal business of banks is to lend the public its own money. A special investigation recently made by the Comptroller of the Currency shows that the average rate of interest paid on bank loans the country over is about seven per cent; but usually a man can borrow money with which to carry stocks for half that—often for only a third of seven per cent. When a real pinch comes it is exactly this money loaned upon stocks that the banks are unable to get back.

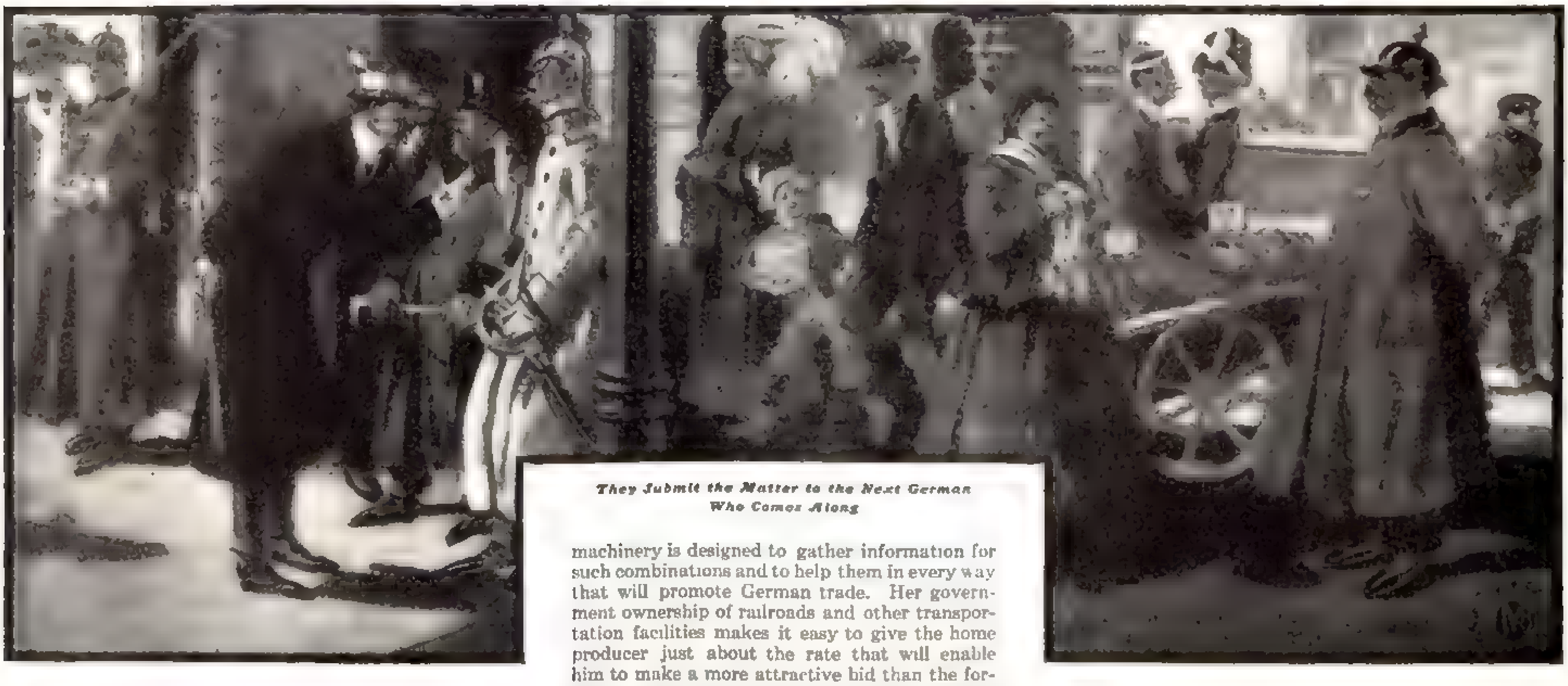
"Our banking system," observes Secretary MacVeagh, in his annual report, "concentrates in New York what are pretended to be reserves and then forces the New York banks to lend and abolish them. Our system can fairly be called a panic-breeding one, whereas every other great national banking and currency system is panic-preventing."

MADE IN GERMANY

By James H. Collins

ILLUSTRATED BY M. L. BLUMENTHAL

In Germany Everybody Belongs to Something



They Submit the Matter to the Next German Who Comes Along

IT IS said that when two Germans meet on the sidewalk and disagree about anything they submit the matter to the next German who comes along and let him decide it. Then the three immediately form a *Verein* to deal with that question.

Certainly the Germans have a canny knack for getting together in alliances and associations; and from one viewpoint the industrial progress of the modern Fatherland might very well begin with this sort of enumeration table:

2 Germans make 1 Gesellschaft;
2 Gesellschaften make 1 Verein;
2 Vereine make 1 Handels-kammer,
2 Handels-kammern make 1 Bund;
2 Bunde make 1 Deutschnationalewelthandelsundindustriecentralverband

As one student of German affairs points out, the Germans have banded together because they had to. In the development of our own country we have had hundreds of millions of foreign capital, but when the German began business nobody wanted to lend him money. His land was not rich in raw resources, like America, and therefore not as mortgageable. Moreover, he had not distance to lend enchantment to his securities, as we had. European capital has a weakness for investment at a distance. In many cases undoubtedly the conservative German's enterprises would have paid better returns than American railroads and have been more secure, for many a florin, franc and sovereign fell into the pockets of our early railway wreckers and never went back. However, the German's neighbors passed him by and he had to build himself up on his own capital by work and frugality and his immense gift for "joining."

His development along this latter line is interesting to us because we are now doing the same thing ourselves. Today every American industry and trade is forming its associations and every American community its chamber of commerce.

Not long ago, in a prairie town of a few hundred people, a notorious horsethief and tough character generally was landed in the lockup. Acting on the principle that it existed to carry out any project that would promote the best interests of the community, the local chamber of commerce took this bad man out and hanged him.

"There!—that is true American enterprise!" exclaimed a Berliner admiringly. "Ah, if our *Handelskammer* had such a bureau! I myself know several of our business men who might be hanged for a beginning."

Germany has been called the land of trusts.

Her laws frankly favor business combinations that will regulate production and distribution with one hand and land orders with the other. Her official machinery is designed to gather information for such combinations and to help them in every way that will promote German trade. Her government ownership of railroads and other transportation facilities makes it easy to give the home producer just about the rate that will enable him to make a more attractive bid than the foreigner. Her banks are not only linked closely to industrial enterprises but directly back them up and own their securities, putting directors on their boards.

Yet, though there are German syndicates that control big staples like steel, iron, coal and potash, the Fatherland's trusts are decidedly different from our own. Instead of consolidations of interests under a gigantic corporation they are chiefly associations and alliances between many individual producers and traders, organized to prevent useless competition, senseless price-cutting, wasteful production, and the like. Many of them are virtually monopolies, yet there is a general disposition to leave members a free hand in such competition as will build up the industry as a whole.

An excellent example of the German trust at its best is found in the strong alliance among the concerns manufacturing anilin dyes. Regulation of prices is kept in hand to such a degree that profits are reputed to be very large; and whenever competitors arise outside of the trust, or outside the Fatherland itself, vigorous measures are taken to keep control of the trade. But the trust never loses sight of the welfare of its industry or of its customers. The latter are dyers, weavers, textile printers, wallpaper manufacturers and similar concerns, scattered all over the world. Middlemen are cut out and the various houses sell direct to their customers. In every big center where their goods are used they keep trained chemists to teach processes to customers and to safeguard them against costly experiments with questionable dyes that may be offered at lower prices by competitors, who merely buy German ingredients and mix them without the exact knowledge possessed by the great German companies that have developed the anilin-dye industry.

These anilin-dye concerns maintain large staffs of chemists for research work. Any chemist who finds a way to make a given product either better or more cheaply is paid a royalty on his discovery. When one concern perfects a new process for manufacturing a dyestuff, at lower cost than it has been made up to that time, all the other houses stop manufacturing it by agreement and production is left to this concern. Each house continues to sell that dye to its own customers, drawing its supplies from the house with the new process. This latter house, in turn, is not required to give up any technical information, but can keep its secrets as to process. The arrangement continues until some other house finds a still cheaper way to make the stuff. Of course research work is never abandoned by any house for a single moment.

His Immense Gift for "Joining"

A very large proportion of German combinations are those that content themselves with fixing minimum prices on their products to prevent ruinous price-cutting both at home and abroad. These associations are now being formed in our own country in many lines, so their development in the Fatherland has considerable importance for us.

The German business man has little love for what the English call "a sporting chance." He likes to build slowly and solidly.

The security list of the Berlin stock exchange is a curious affair to an American, for it is a book of more than a hundred and thirty pages, enumerating hundreds of manufacturing and trading corporations, many with capital stock ranging as low as two hundred thousand dollars. A ten-million-dollar corporation is a regular whale among all these small fishes. Speculation in stocks on margins can only be conducted in roundabout ways or by wire on some foreign exchange. An outright purchase of fifty or a hundred shares of an industrial stock will usually affect the price for that day, it is said.

German credits are often as long as six months and in some trades for a year. So it is more dangerous for a German merchant to yield to the temptation to sell goods at a margin below his real

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Invisible Dangers of the Heights

What the Aviators Find Ten Thousand Feet in the Air

By ENOS A. MILLS

THE Rocky Mountains are an enormous barrier. Their base or beginning is about as high above sea-level as the summit of Mount Washington and their foundation is from twenty to fifty miles broad. From this substantial base they rise in a series of longitudinal swells, receding and broken benches and shattered terraces to plateaus with towering peaks. For hundreds of miles there are only a few passes below the altitude of ten thousand feet and the entire range is crowned with scores of peaks that bristle more than fourteen thousand feet above the sea.

This narrow alpine zone of peaks and snow has its own individual elemental moods, its characteristic winds, its electrical and other peculiarities, and a climate of its own. Commonly its days are serene and sunny, but from time to time it has hail and snow and showers of wind-blown rain, cold as ice-water. It is subject to violent changes, from clear, calm air to blizzard.

I have enjoyed these strange, silent heights in every season of the year. In climbing scores of these peaks, in crossing the passes, often on snowshoes, and in camping here and there on this skyline, I have encountered the climatic changes and had numerous strange experiences in the Continental Divide of the Rocky Mountains. From these experiences I realize that the transcontinental aviator, with this realm of peak and sky, will have some delightful as well as serious surprises. He will encounter stern conditions. He may, like a storm-defied bird, be carried from his course by treacherous currents and battle with breakers or struggle in vain in the monstrous, invisible maelstroms that beset this ocean of air. Of these skyline factors the more imposing are wind, cold, clouds, rain, snow and subtle, capricious electricity.

High winds are common across the summits of these mountains; and they are most prevalent in winter. Those of summer, though less frequent and much more short-lived, are a menace on account of their fury and the suddenness with which they surprise and sweep the heights.

A Storm Above Timberline

EARLY one summer, while exploring a wide alpine moorland above the timberline, I—and some others—had an experience with one of those sudden stormbursts. The region was utterly wild, but up to it straggling tourists occasionally rode for a view of the surrounding mountain world. All alone, I was studying the ways of the wild inhabitants of the heights. I had spent the calm, sunny morning in watching a solitary bighorn that was feeding among some boulders. He was aged, ate as though his teeth were poor and walked as though afflicted with rheumatism. Suddenly this patriarch forgot his age and fled precipitately, with almost the speed of frightened youth. I leaped upon a boulder to watch him, but was instantly knocked headlong by a wild blast of wind. In falling I caught sight of a straw hat and a wrecked umbrella falling out of the sky. Rising amid the pelting gale of flung hail, ice-water and snow, I pushed my way in the teeth of the storm, hoping for shelter in the lee of a rock pile about one hundred yards distant. A lady's disheveled hat blew by me and with the howl of the wind came almost-drowned, excited human utterances. Nearing the rock pile I caught a vague view of a merry-go-round of man and horse, then a glimpse of the last gyration in which an elderly Eastern gentleman parted company with a stampeding bronco.

Five tourists had ridden up in the sunshine to enjoy the heights. They were drenched and severely chilled; the suddenness and fierceness of the storm had thrown them into a panic and encouraged their horses to stampede. Frightened they surely were. I made haste to tell them that the storm would be brief. While I was still trying to reassure them that there were prompt, hopeful prospects for good weather, the clouds commenced to dissolve and the sun came out. Presently all were watching the majestic soaring of two eagles up in the blue and I went off to collect five scattered saddle-ponies that were contentedly feeding far away on the moor.

Wrapped in Silken Shadows

Though the winter winds are of slower development they are more prolonged and are tempestuously powerful. Occasionally these winds blow for days; and where they follow a fall of snow they blow and whirl this about so wildly that the air is befogged for several hundred feet above the earth. So violently and thickly is the powdered snow flung about that a few minutes at a time is the longest that one can see or breathe in it. These high winter winds come out of the west in a deep, broad stratum that is far above most of the surface over which they blow. Commonly a high wind strikes the western slope of the Continental Divide a little below the altitude of eleven thousand feet. This striking throws it into fierce confusion. It rolls whirling up the steeps and frequently shoots far above the highest peaks. Across the passes it sweeps, roars down the cañons on the eastern slope and rushes out across the plains. Though the western slope below eleven thousand feet is in a calm zone, the entire eastern slope is being whipped and scoured by a flood of wind. Occasionally the temperature of these winds is warm.

These swift, insistent winds, torn, intercepted and deflected by dashing against the broken skyline, produce currents, counter-currents, sleepy eddies, violent vertical whirls and milling maelstroms that are tilted at every angle. In places there is a gale blowing upward, and here and there the air pours heavily down in an invisible, almost crushing airfall.

One winter I placed an air meter in Granite Pass, at twelve thousand feet altitude on the slope of Long's Peak. During the first high wind I fought my way up to read what the meter said. Both the meter and myself found the wind exceeded the speed limit. Emerging above the trees at timberline I had to face the unbroken fury of the wind as it swept down the slope from the heights above. The region was barren of snow. The wind dashed me with sandblasts and pelted me with gravel volleys that were almost unbearable. My face and wrists were bruised and many drops of blood came from them where the gravel struck.

Seeking rest and shelter from this persistent punishment, I approached a crag and when only a few yards away was struck and overturned by the milling air current around it. The air was so agitated around this crag that its churnings followed me, like disturbed water, under and behind the large rock fragments, where shelter was hoped for but only partly secured.

On the last slope below the meter the wind simply played with me. I was overthrown, tripped, knocked down, blown explosively off my feet and dropped. Sometimes the wind dropped me heavily, but just as often it eased me down. No attempt was made to stand erect; most of the time this was impossible and at all times it was very dangerous. Now and then the wind rolled me as I lay resting upon a smooth place. Advancing was akin to swimming a whirlpool or to wrestling one's way up a slope despite the ceaseless opposition of a vigorous, tireless opponent.

At last I crawled and climbed up to the buzzing cups of the meter. So swiftly were they rotating they formed a blurred circle—a fast-revolving life-preserver. The meter showed that the wind was passing with a speed of from one hundred and sixty-five to one hundred and seventy miles an hour. The meter blew up—or, rather, it flew to pieces—during a swifter spurt.

The Power of a Mountain Wind

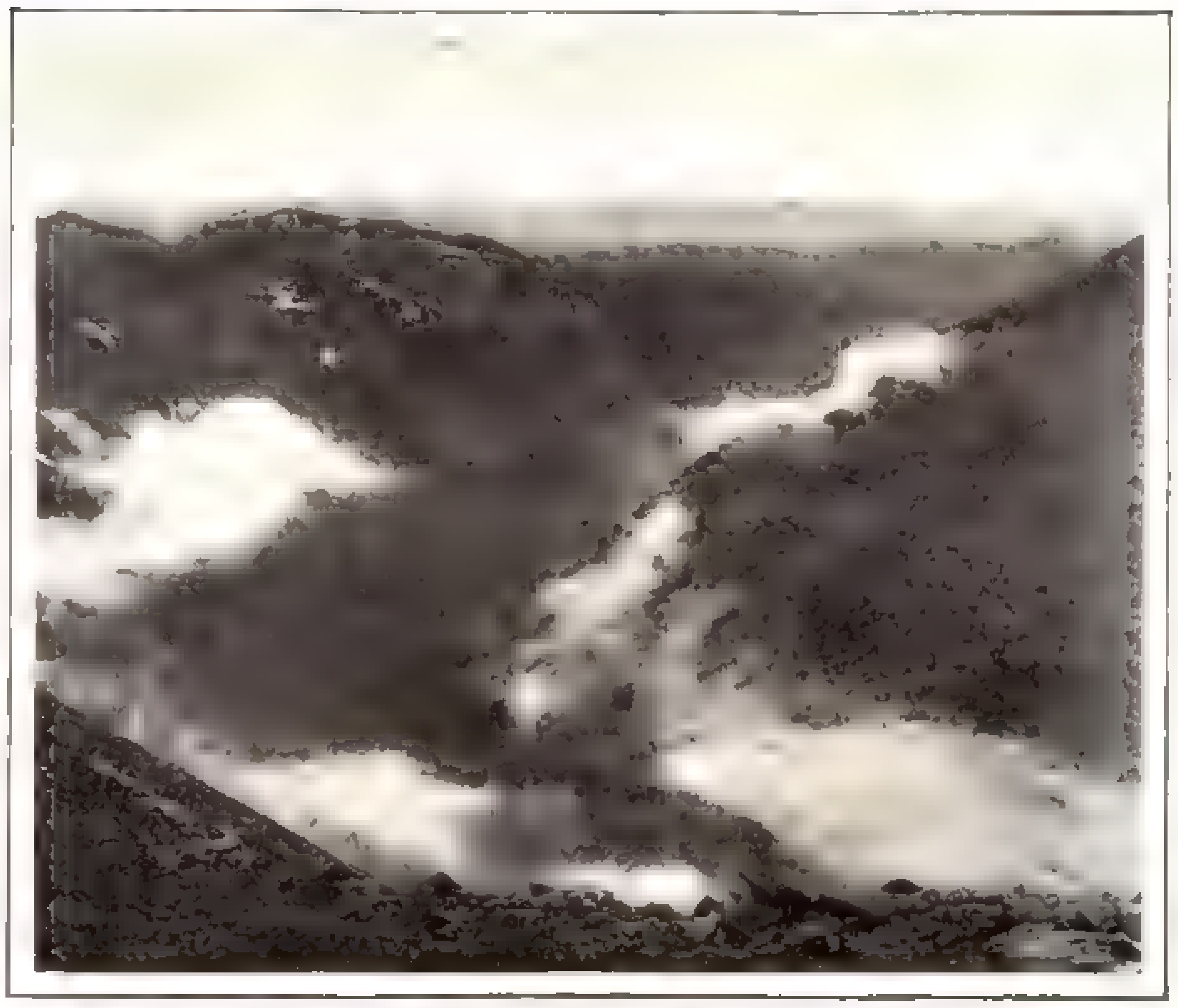
THE wind so loudly ripped and roared around the top of the peak that I determined to scale the summit and experience the wind's wildest and most eloquent efforts. All my strength and climbing knowledge were required to prevent my being literally blown out of converging rock channels through which the wind gushed; again and again I clung with all my might to avoid being torn from ledges. Fortunately not a bruise was received, though many times this was narrowly avoided.

The top of the peak, an area of between three and four acres and comparatively level, was in an easy eddy, almost a calm when compared with wind activities below and near by. Apparently the wind current collided so forcefully with the western wall of the peak that it was thrown far above the summit before recovering to continue its way eastward. Against the resisting spurs and pinnacles a little below summit-level the wind roared, boomed and crashed in its determined, passionate onsweep.

Better to hear this grand uproar I advanced to the western edge of the summit. Here my hat was torn off, but not quite grasped, by the upshooting blast. It fell into the swirl above the summit and in large circles floated upward at slow speed, rising directly above the top of the peak. It rose and circled so slowly that I threw several stones at it, trying to knock it down before it rose out of range.

The diameter of the circle through which it floated was about one hundred and fifty feet; when it had risen five or perhaps six hundred feet above the summit it suddenly tumbled over and over as though about

White Water That Leaps in Glory



These Swift, Insistent Winds Produce Milling Maelstroms That are Tilted at Every Angle

to fall, but instead of falling it sailed off toward the east as though a passenger pigeon hurrying for a known and definite place in the horizon.

Some of the gulf streams, hellgates, whirlpools, rough channels and dangerous tides in the sea of air either are in fixed places or they adjust themselves to winds from a different quarter so definitely that their location can be told by considering them in connection with the direction of the wind. Thus the sea of air may be partly charted and the position of some of its dangerous places, even in mountaintop oceans, positively known.

However, there is one dangerous mountaintop wind or, more properly, numerous local air blasts, that are sometimes created within these high winds, that do not appear to have any habits. It would be easier to tell where the next thunderbolt would fall than where the next one of these would explode. One of these might be called a cannon wind. An old prospector, who had experienced countless high winds among the crags, once stated that high, gusty winds on mountain slopes "sometimes shoot off a cannon." These explosive blasts touch only a short, narrow space, but in this they are almost irresistible.

Isolated clouds often soften and beautify the stern heights as they silently float and drift among peaks and passes. Flocks of these sky birds frequently float about together. On sunny days, in addition to giving a charm to the peaks, their restless shadows never tire of readjusting themselves and are ever trying to find a foundation or a place of rest upon the tempestuous topography of the heights below. Now and then a deep, dense cloud stratum will cover the crests and envelop the summit slopes for days. These vapory strata usually feel but little wind and they vary in thickness from a few hundred to a few thousand feet. Sometimes one of these rests so serenely that it suggests an aggregation of clouds pushed off to one side because temporarily the sky does not need them elsewhere for either decorative or precipitative purposes. Now and then they do drop rain or snow, but most of the time they appear to be in a procrastinating mood and unable to decide whether to precipitate or to move on.

Measuring a Cloud-Layer

COMMONLY the upper surfaces of cloud strata appear like a peaceful silver-gray sea. They appear woolly and sometimes fluffy, level, and often so vast that they sweep away beyond the horizon. Peaks and ridges often pierce their interminable surface with romantic continents and islands; along their romantic shores, above the surface of the picturesque sea, the airship could sail in safe poetic flight, though the foggy depths below were too dense for any traveler to penetrate.

One spring the snow fell continuously around my cabin for three days. Reports told that the storm was general over the Rocky Mountain region. Later investigations showed that that cloud and storm were spread over a quarter of a million square miles. Over this entire area there was made a comparatively even deposit of thirty inches of snow.

All over the area, the bottom or under surface of the cloud was at an altitude of approximately nine thousand feet. My cabin, with an altitude of nine thousand, was immersed in cloud, though at times it was one hundred feet or so below it. Fully satisfied of the widespread and general nature of the storm, and convinced of the comparatively level line of the bottom surface of the cloud, I determined to measure its vertical depth and observe its slow movements by climbing above its silver lining. This was the third day of the storm. On snowshoes up the mountainside I went through this almost opaque sheep's-wool cloud. It was not bitterly cold, but cloud and snow combined were blinding and only a ravine and instinct enabled me to make my way.

When up almost to twelve thousand feet the depth of the snow suddenly grew shallow, then only an inch or so. Within a few rods of where the snow commenced to grow shallow I burst through the upper surface of the cloud. Around me and above there was not a flake of snow. Over the entire storm area of a quarter of a million square miles, all heights above twelve thousand had escaped both cloud and snow. The cloud, which thus lay between the altitudes of nine thousand and twelve thousand feet, was three thousand feet deep.

When I rose above the surface of this sea the sun was shining upon it. It was a smooth sea; not a breath of wind ruffled it. The top of Long's Peak rose bald and broken above. Climbing to the top of a commanding ridge I long watched this beautiful expanse of cloud and could scarcely realize that, beneath, it was steadily flinging multitudes of snowflakes upon slopes and snows below. Though practically stationary, this cloud expanse had some slight movements. These were somewhat akin to those of a huge raft that is becalmed in a quiet harbor. Slowly, easily and almost imperceptibly the entire mass slid forward along the mountains; it moved but a short distance, paused for some minutes, then slowly slid back a trifle farther than it had advanced. After a brief stop the entire mass, as though anchored in the center, started to swing in an easy, deliberate rotation; after a few degrees of movement it paused, hesitated, then swung with slow, heavy movement back. In addition to these shifting horizontal motions there was a short vertical one. The entire mass slowly sank and settled two or three hundred feet, then, with scarcely a pause, rose easily to the level from which it sank. Only once did it rise or uplift above this common level.

During all seasons of the year there are oft-recurring periods when the mountains sit in sunshine and all the winds are still. In days of this kind the transcontinental passengers in glass-bottomed airships would have a bird's-eye view of sublime scenes. The purple forests, the embowered peaceful parks, the drifted snows, the streams that fold and shine through the forests—all these combine and magnificently cover the billowed and broken distances, while ever floating up from below are the soft, ebbing and intermittent songs from white water that leaps in glory.

Though the summits of the Rocky Mountains are ever cool, it is only in rare, brief times that they fall within the frigid spell of Farthest North and become cruelly cold. The climate among these mountaintops is much milder than people far away like to imagine.

The electrical effects that enliven and sometimes illuminate these summits are peculiar and often highly interesting. Thunderbolts—lightning strokes—are rare; far less frequent than in most lowland districts. However, when lightning does strike the heights, it appears to have many times the force that is displayed in lowland strokes. My conclusions concerning the infrequency of thunderbolts on these sky-piercing peaks are drawn chiefly from my own experience. I have stood through storms upon more than a score of Rocky Mountain summits that were upward of fourteen thousand feet above the tides. Only one of these peaks was struck: this was Long's Peak, which rises to the height of fourteen thousand two hundred and fifty-six feet above the sea.

The Sounds of Electrical Storms

SEVENTY storms were experienced on the summit of this peak and during these it was struck but three times to my knowledge. One of these strokes fell a thousand feet below the top; two struck the same spot on the edge of the summit. The rock struck was granite and the effect of each stroke was similar: hundreds of pounds of shattered rock fragments were flung horizontally afar. Out of scores of times in rain-drenched passes I have record of but two thunderbolts. Both of these were heavy. In all these instances the thunderbolt descended at a time when the stormcloud was a few hundred feet above the place struck.

During the greater number of high-altitude storms the cloud is in contact with the surface or but little removed from it. Never have I known the lightning to strike when the clouds were close to the surface or touching it. It is, however, common, during times of low-dragging clouds, for the surface air to be heavily charged with electrical fluid. This often is accompanied with strange effects. Prominent among these is a low pulsating hum or an intermittent buzz-z-z, with now and then a sharp zit-zit! Sometimes accompanying, at other times only briefly breaking in, are subdued campfire cracklings and roarings.

Falling snowflakes, during these times, are occasionally briefly luminous, like fireflies, the instant they touch the earth. Hair-pulling is the commonest effect that people experience in these sizzling electrical storms. There is a

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When the Mountains Sit in Sunshine and All the Winds are Still

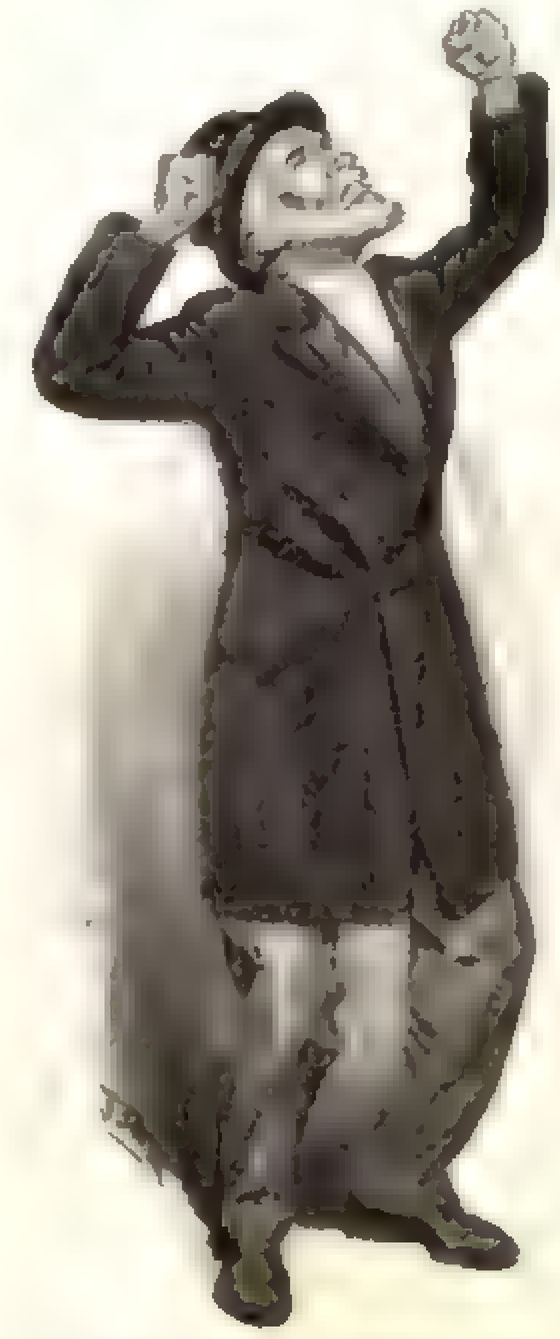
A Present for Mr. Geigermann

Showing That Sometimes a Gift Horse Has False Teeth

By MONTAGUE GLASS

ILLUSTRATED BY J. J. GOULD

WELL, Abe," Morris Perlmutter declared, one morning in midwinter, "you look like you had a pretty lively session last night."



He Swore by His Mother That He Had Paid a Thousand Kroner for the Violin

Abe nodded slowly. "I want to tell you something, Mawruss," he said solemnly; "I would do anything at all to hold a customer's trade, Mawruss. I would go on theayter with him, I would *schmier* him tenspots when he's got the bid already, and I would go *bate* on hands which even a rotten player like you couldn't lose, Mawruss. But before I would got to sit through such another evening like last night, Mawruss, Felix Geigermann should never buy from us again a dollar's worth more goods. That's all I got to say."

"Why, what was the matter?" Morris asked.

"Well, in the first place, Mawruss, to show you what a liar that feller Geigermann is, he brings out a fiddle which he tells us is three hundred years old."

"Yow! Three hundred years old!" Morris exclaimed skeptically. "A fiddle three hundred years old would be worth, the very least, a hundred or a hundred and fifty dollars."

"That's what I told him, Mawruss," Abe said. "I says to him if I would got a fiddle which it is worth that much money I would quick sell it and buy something which it is anyhow useful, like a diamond ring *oder* a scarfpin. But Geigermann only laughs at me, Mawruss; he says he don't own the fiddle, Mawruss, but that somebody loaned it him. Even if he would own it, he wouldn't take two hundred dollars for it."

"My worries, if he owns the fiddle *oder* not, Abe!" Morris commented.

"Sure, I know, Mawruss; but that ain't the point. Afterward Mozart Rabiner comes in; and if I would be Felix Geigermann, Mawruss, and a salesman comes into my house and gets fresh with a pianner which the least it stands Geigermann in is a hundred dollars, Mawruss, I would kick him into the street yet."

"What is Mozart Rabiner doing there, Abe?" Morris inquired anxiously.

Abe preserved a cheerful demeanor, although it was the circumstance of Mozart Rabiner's prominence at Geigermann's musicale that had rendered the evening so unbearable.

"Well, Mawruss," he explained, "you don't suppose that Geigermann buys all his goods from us?"

Morris elevated his eyebrows gloomily.

"I don't suppose nothing, Abe," he said; "but once you let a shark like Rabiner get in with Geigermann, Klinger & Klein would give him the privilege to cut our price till they run us right out of there."

"It's an open market, Mawruss," Abe said, "and anyhow I am doing all I can to keep that feller's business. You would think so if you would of been there last night, Mawruss. First a lady in one of them two-piece velvet suits—afterward I see the jacket; a ringer for our style forty-two-twenty, Mawruss—she gets up on the floor, Mawruss, and she hollers bloody murder, Mawruss. I never heard the like since that Italiener girl which we got working for us on White Street catches her finger in the buttonhole machine. Mozart Rabiner plays for her on the pianner, Mawruss; and when she gets through, the way Rabiner jollies her you would think she would be buying goods for Marshall Field yet. After that, Geigermann takes the fiddle and him and Moe Rabiner gets together by the pianner and for three-quarters of an hour, Mawruss, they work away like they was being paid for it."

"Moe Rabiner gets paid for it, I bet yer," Morris agreed.

"What a noise them fellers make it, Mawruss!" Abe continued. "Honestly, I thought my head was busting; and when they get finished the lady which done the hollering asks 'em who the piece is by, Mawruss—and who do you think Rabiner says?"

"How should I know who he says?" Morris retorted angrily.

"Richard Strauss," Abe replied.

"Richard Strauss?" Morris asked. "You mean that feller Strauss of Klipmann, Strauss & Bleimer, I suppose?"

"It must be the same feller," Abe said. "Seemingly everybody there knows him; and besides, Mawruss, that feller Strauss is another one of them musical fellers too. Only the other day Klipmann tells me that feller spends a fortune going on the opera with customers."

"But I thought Klipmann's partner was called Milton Strauss," Morris said.

"Maybe it was Milton Strauss," Abe continued. "Milton *oder* Richard, I couldn't remember. It was one of them up-to-date names anyhow; and, mind you, Mawruss, that feller Rabiner has got the nerve to ask me if I didn't like Strauss. What could I say? If that cutthroat Rabiner thinks he is going to get me to knock a competitor in front of Geigermann he's mistaken. 'Sure I like him,' I says; 'why not?' 'In that case,' Moe says, 'we'll play some more of his.' 'Go as far as you like,' I says, and they kept it up till the elevator boy rings the bell and says a lady on the top floor is sick. I don't blame her, Mawruss; I was pretty sick myself."

Morris nodded sympathetically.

"So, then, Mawruss," Abe continued, "Geigermann takes the fiddle again and shows it to us, Mawruss; and he says on the back is a ruby varnish."

"Rubies is pretty high now, Abe," Morris said; "carat for carat, rubies is a whole lot more expensive as diamonds."

"*Gewiss*, Mawruss," Abe cried; "but I seen the back of the fiddle, Mawruss, and if the varnish on it was made from rubies, Mawruss, I would eat it. The fiddle was an ordinary fiddle like any other fiddle; only one thing I see, Mawruss—on the inside is a little piece from paper, y'understand, and printed on it is the name from some Italiener or another, with some figures on it. Geigermann says it was stuck in there three hundred years ago, when the fiddle was made. And you ought to see Moe Rabiner, Mawruss. He looks at that fiddle for pretty near half an hour. He turns it upside down and he blows into it and he takes his finger and wets it and rubs on it, and he smells it, and *Gott weiss* what he don't do with it."

"He's a dangerous feller, Abe," Morris commented. "He don't never stop at nothing to sell goods."

"Well, I wasn't much behind him, Mawruss," Abe said. "When he smells it I smell it. He wets his finger, I wet my finger. Everything what that sucker does to that fiddle, I did. He couldn't get nothing on me, Mawruss. If he would offer to eat the fiddle, y'understand, I would got just so good appetite as he got it, Mawruss, and don't you forget it. I ain't going to let go so easy."

"Might you couldn't help yourself maybe," Morris commented.

"You shouldn't worry, Mawruss," Abe concluded. "I sold Felix Geigermann since way before the Spanish War already, and I would sooner expect my own brother—supposing I got one—to turn us down as him."

Despite Abe's optimism, however, the order for spring goods that Felix Geigermann bestowed on them a month later fell short of their expectations by over five hundred dollars.

"Business couldn't be so good with Felix this year, Mawruss," Abe commented.

"Don't you jolly yourself, Abe," Morris replied. "It ain't so much that business is bad with Felix as it is better with Klinger & Klein. Them two cutthroats ain't paying Rabiner good money for only playing the pianner. He's got to sell goods too."

"That's all right, Mawruss," Abe said. "Let him go ahead and *spiel* pianner till he's blue in the face. Sooner or later Geigermann would find out what stickers them Klinger & Klein garments is, and then Moe Rabiner couldn't sell him no more of them goods, not if he would be a whole orchestra already."

II

THE personality of Aaron Shellak was simply thrown away on the garment trade. His lean, scholarly face, surmounted by a shock of wavy brown hair, would have assured his success as a virtuoso, and no one knew this better than his brother, Professor Ladislaw Wcelak, under whose tuition he had struggled through the intricacies of the first and second positions.

"If you would only forget you ain't got a pair of shears in your right hand, Aaron," the professor said, "and listen to what I am telling you, in two years' time you are making more money than all the garment cutters together. All you got to do is to play just halfway good."

"I suppose you're a millionaire, ain't it?" Aaron rejoined. "And you can play fiddle like a streak."

The professor heaved a great sigh as he passed his hand over his bald head.

"With your hair, Aaron," he said, "I could make fifty thousand a year on concert towers alone, to say nothing of two recitals up on Fifty-seventh Street. But if a feller only got one arm, Aaron, he would better got a show to be a fiddle virtuoso as if he would be bald."

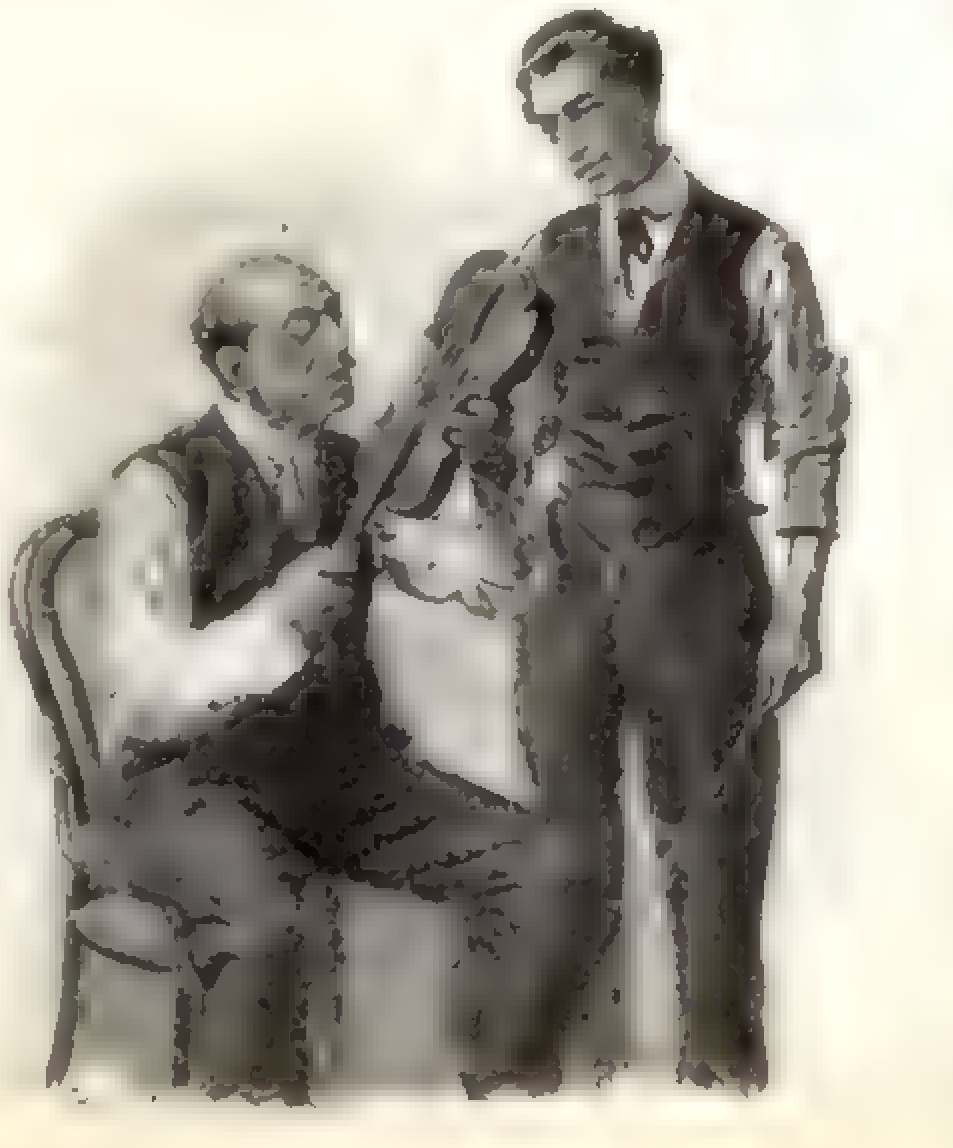
Thus encouraged Aaron persevered with his practice for some months; but, despite the patient instruction of his brother Louis, the garment-cutter's wrist still handicapped him.

"That's a legato phrase," Louis Shellak cried impatiently, one night in mid-February. "With one bow you got to play it."

"Which phrase are you talking about," Aaron asked—"the one that goes 'Ta-ra-reera, ta-ra-reera'?"

He sang the two measures in a clear tenor voice, whereat Louis snatched the violin from his brother's grasp and, seating himself at the piano, he struck the major triad of C natural with force sufficient to wreck the instrument.

"Sing 'Ah'!" he commanded.



"Do You Know Anything About Them Old Violins?"

Aaron attacked the high C like a veteran and Professor Ladislaw Wcelak leaped from the piano stool with an inarticulate cry. Immediately thereafter he secured a stranglehold on his brother and kissed him Budapest fashion on both cheeks.

"Tomorrow night already you will commence lessons with the best teacher money could buy," he declared.

"Whose money?" Aaron Shellak inquired, as he wiped away the marks of his brother's affection—"yours or mine?"

"Me—I ain't got no money," Louis admitted.

"Me neither," Aaron said. He was the sole support of his mother and sisters, for Louis, as *chef d'orchestre* in a Second Avenue restaurant, constantly anticipated his salary over *stuss* or *tarrok* in the rear of his employer's café.

"How much would it take?" he asked Louis after a silence of several minutes.

Louis shrugged.

"Who knows?" he replied. "Fifty dollars *oder* a hundred, perhaps."

Aaron nodded; and the next day, when he entered Potash & Perlmutter's place of business, he carried with him his violin and bow in a black leather case. Thus it happened that the strains of Godard's *Berceuse* saluted Abe as he stepped from the elevator that morning; and without removing his coat he made straight for the cutting room.

"*Koosh!*" he bellowed. "What are we running here, anyhow, Shellak—a cloak and suit house *oder* a theayter?"

Aaron hastily replaced the instrument in its case.

"I am only showing it to Nathan," he mumbled by way of explanation. "Might he would like to buy it maybe."

"If you want to sell fiddles, Shellak," Abe said, "do it outside business hours. That's all I got to say."

He proceeded at once to the showroom, where Morris was peeling off his overcoat. The latter greeted Abe with a sour nod. "I am sick and tired of it, Abe," he declared. "Everybody is stealing our business."

"What d'ye mean, everybody's stealing our business?" Abe asked.

"Last night I am sitting in the Harlem Winter Garden with Felix Geigermann, and Leon Sammet butts in on us and tells Geigermann he's got a cousin which he could play shello, and Geigermann says that he should come around to the house next Tuesday and play it with him and Rabiner."

Abe shrugged his shoulders.

"My *tzuris* if he does, Mawruss," he said: "because while I don't know nothing about this here game, y'understand, a good way to lose a customer is to play cards with him."

"What are you talking nonsense, Abe?" Morris cried. "Shello ain't cards. A shello is a fiddle which you play it with your knees."

"For my part he could play it with his nose, Mawruss," Abe declared hotly. "Do you mean to told me, Mawruss, that a business man like Geigermann is going to buy a line of goods like Sammet Brothers got it just because Leon Sammet's cousin plays a fiddle with his knees?"

"Yow! His cousin!" Morris exclaimed. "He's as much got a cousin which he plays the shello as I got one. He's going to give some greenhorn a couple of dollars to go with him to Geigermann's house and play the fiddle; and the first thing you know, Abe, Geigermann is buying from him a big bill of goods and all the time our orders gets smaller and smaller till we lose his trade altogether."

Abe laughed mirthlessly and bit the end off his after-breakfast cigar.

"If I would worry myself the way you do, Mawruss, every time a competitor says 'Hello' to a customer of ours," he said as he turned away, "I would gone crazy in the head *schon* long since ago already."

Nevertheless he pondered Leon Sammet's move all the morning, and after Morris had gone to lunch he paced the showroom floor for more than a quarter of an hour in an effort to formulate some plan for regaining Geigermann's business. His reflections were at length interrupted by a faint scraping from the rear of the store. Once more Aaron Shellak was entertaining the cutting-room staff with a pianissimo rendition of Godard's *Berceuse;* but even as Abe tiptoed across the showroom to crush the performance with an explosive "Koosh!" the melody ceased.

"That's a genu-ine Amati," Aaron said, "and you could see for yourself—inside here is the label."

Abe stopped short. The word "Amati" brought back to him the scene of Felix Geigermann's musicale, and his heart thumped unpleasantly as he listened to Aaron's exhibition of salesmanship.

"Moreover," Aaron continued, "here is the scroll which it is ever so much finer as them other fiddles you could buy for fifty *oder* sixty dollars. Look at the varnish on the back, Nathan—shines like rubies, ain't it?"

"What would I do with a fiddle, Aaron?" Nathan Schenkman, the shipping clerk, asked.

"You I ain't saying at all," Aaron said; "but you got a little boy, Nathan."

"He ain't a year old yet," Nathan interrupted.

"Sure, I know," Shellak went on; "but now is the time, Nathan. You couldn't begin too early. Look at Kubelik and Kreisler and all them fellers. When they was eating from a bottle already the old man give 'em a fiddle to play with, and today where are they? In one concert tower alone, Nathan, them fellers makes from fifty to a hundred thousand dollars."

He paused so that Nathan might better apprehend the alluring prospect.

"And I'll let you have it for a hundred and fifty dollars, Nathan," he concluded. "Ten dollars down and two dollars a week till paid. No interest nor nothing."

At this juncture Abe burst into the cutting room.

"*Nu*, Shellak!" he roared. "What are you trying to do? Skin a poor feller like Nathan, which he got a wife and a child to support?"

"What d'ye mean, skin him?" Aaron retorted. "I ain't no crook, Mr. Potash."

"That's all right, Shellak," Abe went on. "I heard every word you are saying. Come inside; I want to talk to you."

Aaron's face blanched and he trembled visibly.

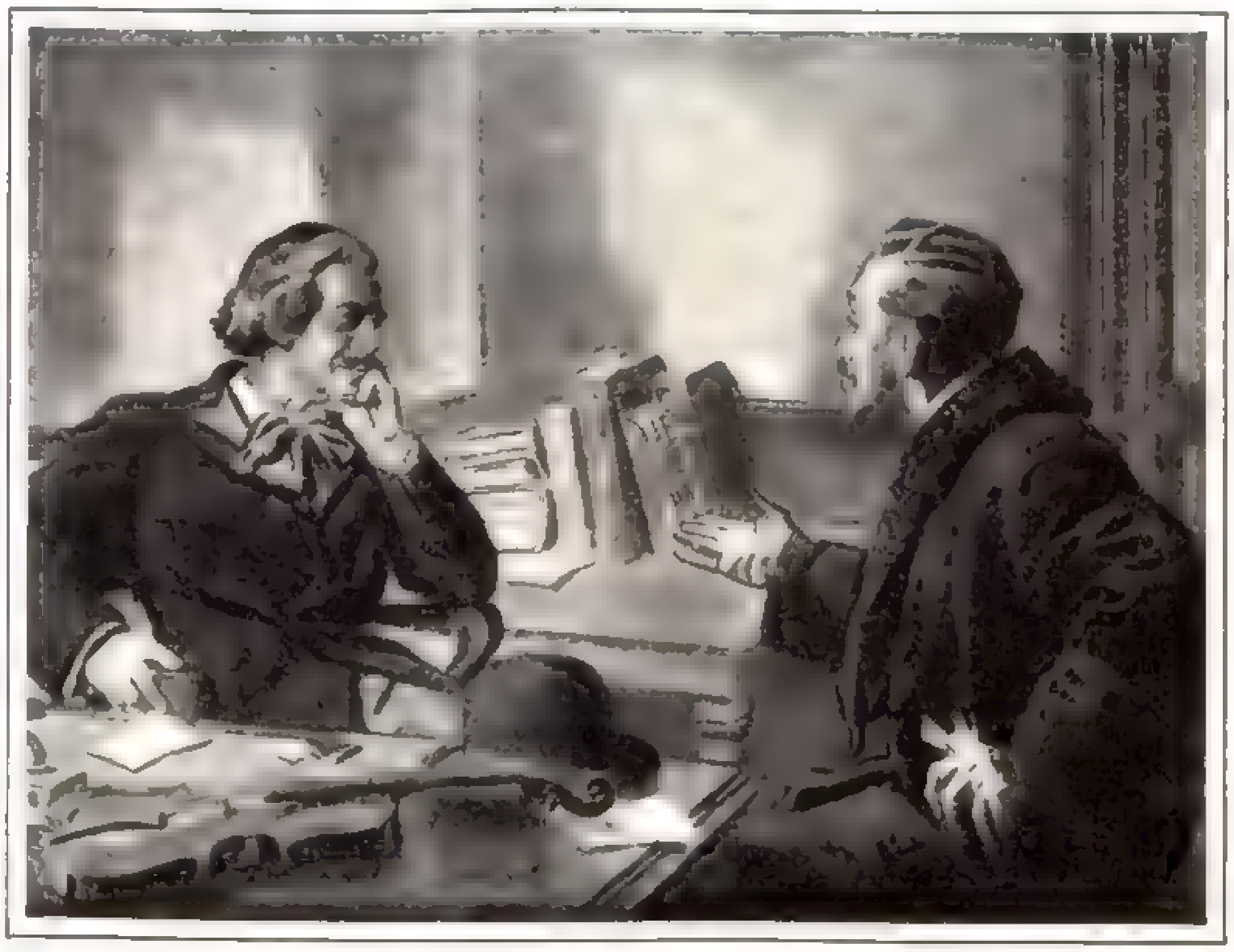
"But, Mr. Potash ——" he began.

"Never mind!" Abe bellowed; "take that fiddle and all that *machshovos* you got there and come in here."

Abe led the way to the front of the showroom, followed by the crestfallen Shellak, who deposited fiddle, bow and case on a sample-table.

"Say, lookyhere, Shellak," Abe said in kindly tones, "what the devil are you trying to sell a *Schnorrer* like that a good fiddle? Why don't you give me a show?"

The blood surged suddenly to Aaron's face.



"I am Glad You Should Keep the Fiddle if it Should be Worth Ten Thousand Dollars Even. A Gift is a Gift, Felix"

"You!" he stammered. "Why, Mr. Potash, I never knew you was interested in violins."

"Sure; why not?" Abe replied. "Let me have a look at it."

First he squinted into the right "eff" hole and he grunted in approval as he spied the label, which read as follows:

NICOLAUS AMATI CREMONENSIS
Faciebat Anno 1670

"Do you know anything about them old violins?" Aaron asked anxiously.

Abe smiled in a superior way.

"Not a whole lot, Aaron," he said, but by the time he had finished his examination Aaron became convinced that his employer was indeed one of the *cognoscenti*. First Abe turned the violin upside down and scrutinized the scroll, neck, belly and back. Then he blew into the "eff" holes; and wetting his finger he rubbed the varnish. For five minutes he pursued the tactics of Mozart Rabiner and even added one or two fancy touches on his own account, until at length he laid down the instrument with a profound sigh.

"Always the same thing, Shellak," he said; "people says it is a genu-ine and it ain't."

Aaron took up his violin and looked at it through new eyes.

"Why ain't it genu-ine?" he asked.

"I should tell you why it ain't!" Abe exclaimed. "If you would know what I know about them things, Shellak, you wouldn't ask me such a question at all. Do you doubt my word?"

"Why should I doubt your word, Mr. Potash?" Aaron said. "In the inside is the paper and that's all I know about it. So, if you would give me a hundred and fifty dollars, Mr. Potash, you could keep the fiddle, bow, case *und fertig.*"

For some minutes they haggled over the bargain and at length they closed at a hundred and twenty-five dollars, for which Abe gave Shellak his personal check.

"And you shouldn't say nothing to Mr. Perlmutter about it," Abe concluded, "because I want to make a present of it as a surprise to my partner."

III

WHEN Abe came downtown the following morning he wore so marked an air of pleased mystery that Morris became irritated.

"Let me in on this too, Abe," he said.

"Let you in on what, Mawruss?" Abe asked innocently. "I don't know what you mean at all."

"You know very well what I mean," Morris rejoined. "You ain't coming around here grinning like a barn door for nothing."

"I give you right about that, Mawruss," Abe said. "I got in a good *Schlag* at Leon Sammet and Moe Rabiner last night, Mawruss, I bet yer. I got from Geigermann a repeat order on them two-piece velvet suits—seven hundred and fifty dollars; and do you know how I done it?"

"Chloroformed him," Morris suggested ironically.

"That's all right, Mawruss," Abe retorted. "Go ahead and joke if you want to. Maybe I couldn't play the fiddle with my knees and maybe I don't know nothing about *spieling* pianners neither, y'understand; but I got a little gumption, too, Mawruss, and don't you forget it."

He retired to the cutting room with a set expression on his face, as though to imply that wild horses could not drag from him the secret of Felix Geigermann's renewed patronage.

For twenty minutes he remained firm in his resolve not to gratify his partner's curiosity; and then, as Morris continued to whistle cheerfully over the sample-rack in the front of the loft, he returned to the showroom.

"Yes, Mawruss," he said; "some fellers if they would do what I done with Felix Geigermann they wouldn't give their partner a minute's peace. For months together, Mawruss, they would throw it up to him."

"What is the difference, Abe, if a salesman gets orders, how he gets 'em," Morris rejoined, "so long as he ain't padding his expense account?"

"What d'ye mean, padding my expense account?" Abe cried. "A hundred and twenty-five dollars the fiddle costed me and that's all I charge up."

"The fiddle!" Morris exclaimed. "What fiddle?"

"The fiddle which I give Geigermann last night," Abe continued; "and if you don't believe me you could ask Shellak."

"Shellak?" Morris repeated. "What the devil are you talking about, Abe?"

"Yes, Shellak," Abe went on, "the cutter. He comes round here yesterday with a fiddle, Mawruss, which he wants to sell it to Nathan Schenkman. So I give him a hundred and twenty-five dollars for it *und fertig.*"

"You give Shellak a hundred and twenty-five dollars!" Morris exploded. "Are you crazy, *oder* what?"

"It was a genu-ine Amati," Abe explained; "and so soon as I seen it, Mawruss, I thought to myself if them cutthroats could sell Geigermann a big bill of goods just by playing on fiddles, y'understand, what sort of an order could I get out of him supposing I should give him a fiddle yet? So that's what I done, Mawruss; and he did, Mawruss, and I was right. Ain't it?"

"Say, lookyhere, Abe," Morris began slowly; "let me get this thing correct. You are paying Shellak a hundred and twenty-five dollars for a fiddle which you are giving Geigermann."

"You got it right, Mawruss," Abe said. "It was a genu-ine Amati."

"For a hundred and twenty-five dollars' expenses you are getting an order for seven hundred and fifty dollars, Abe," Morris said relentlessly; "and some fellers would throw it up to their partners for months together yet."

"It was a genu-ine Amati, Mawruss," Abe repeated for the third time, "and for a genu-ine Amati, Mawruss, a hundred and twenty-five dollars is no price at all."

"Sure, I know, Abe," Morris said bitterly; "to you a hundred and twenty-five dollars is nothing at all. We are made of money, Abe, ain't it? What do you care you are spending a hundred and twenty-five dollars for a fiddle when for seventy-five dollars on Lenox Avenue and a Hundred and Sixteenth Street, with my own eyes I seen it, you could buy a square pianner with a stool and scarf yet, as good as new. If you want to *schenk* the feller something, why didn't you told me? What for a present is a fiddle, Abe, when for half the money we could give him a pianner yet?"

Abe hung his head in embarrassment.

"But, Mawruss," he said, "it was a genu-ine Amati."

For one brief moment Morris choked with rage.

"Genu-ine hell!" he roared, and plunged away to the office.

For the remainder of the morning Abe went about his work in crestfallen silence, although Morris, after subjecting Geigermann's order to a little cost bookkeeping on the back of an envelope broke once more into a cheerful whistle.

"Well, Abe," he said at twelve o'clock, "what is *vorbei* is *vorbei*. It ain't no use crying over sour milk, so I am going out to lunch."

"What d'ye mean, sour milk, Mawruss?" Abe retorted. "The sour milk is all on your side, Mawruss, because I am telling you it was a genu-ine Amati."

"All right, Abe," Morris said, as he rang for the elevator; "you told me that *schon* twenty times already. I wouldn't give you two dollars for all them genu-ine fellers' fiddles in creation; and that's all there is to it."

With this ultimatum he stepped into the elevator and five minutes afterward he sat at a table in Hammersmith's restaurant and beguiled with a dill pickle the interval between the giving and filling of his order. At the table next to him sat an animated group, of which Louis Lapidus was the center.

"Yes sirree, sir!" Louis declared, in defiance of the law of scandal and libel; "six months I would give the feller at the outside. A feller couldn't attend to business if he would set up till all hours of the night playing fiddle with that lowlife, Rabiner. That ain't all yet, neither! Yesterday he pays for a fiddle three thousand dollars."

"For a fiddle three thousand dollars!" cried one of the group, and the good half of a dill pickle fell from Morris' limp grasp.

"That's what I said," Louis continued; "for three thousand dollars yet he is buying a fiddle. With my own eyes I seen it in the paper this morning; and when a feller puts three thousand dollars into a fiddle, y'understand, he could kiss himself goodby with his business."

At this juncture Morris beckoned to the waiter.

"Say," he said hoarsely, "never mind that roast spring lamb and stuffed tomatoes. Bring me instead a rye-bread tongue sandwich and a cup coffee."

After the waiter had gone Morris settled back in his chair and listened once more to the conversation at the next table.

"All right; then I'm a liar," he heard Louis say. "I tell you I got the paper in my overcoat pocket right now."

Louis rose from his seat and securing the morning paper from his overcoat he read aloud the following item:

> PAYS HEAVILY FOR AMATI VIOLIN
>
> Mrs. Helene Karanyi, widow of the celebrated violinist, Bela Karanyi, has sold her husband's favorite Amati at a price said to be over three thousand dollars. The purchaser is Felix Geigermann, who said yesterday that the violin had been in his possession for some time and that there was no doubt of its authenticity. It was presented to Karanyi by the late Prince Ludovic Esterhazy, whose collection of Cremona violins, now preserved by his son, is said to be the finest in the world. Mr. Geigermann is the well-known Harlem drygoods merchant.

Louis Lapidus folded the paper and laid it on the table.

"That's the way it goes, boys," he said in heightened tones, for by this time he had caught sight of Morris. "A new beginner comes to you and you give him a little line of credit, y'understand, and pretty soon he is buying more and more goods till he gets to be a big *macher* like Felix Geigermann. Then either one or two things happens to you. Either he begins to think you are too small for him and he turns around and buys goods from some other sucker, y'understand, *oder* he goes to work and throws away his money left and right on oitermobiles *oder* fiddles, and sooner or later he busts up on you; and that's the way it goes."

"You shouldn't worry yourself, Lapidus," Morris cried, turning around in his chair. "Felix Geigermann ain't going to fail just yet a while."

"Me worry?" Lapidus retorted. "For my part, Felix Geigermann could fail tomorrow yet; he don't owe me one cent, nor never would. I ain't looking to sell no goods to fiddlers, Perlmutter. I am dealing only with merchants."

"Furthermore," Morris went on, "if Felix Geigermann hears it you are making a break like this – that he's going to fail yet, and all sorts of crooks you are calling him, Lapidus—he would sue you in the courts for a hundred thousand dollars yet. From a big mouth a feller could get himself into a whole lot of trouble."

Lapidus scrambled hastily to his feet and seized his hat.

"What are you talking nonsense, Perlmutter?" he exclaimed. "I ain't said nothing out of the way about Geigermann. You are the one what's putting the words into my mouth already. Did you ever hear anything like it! – I am saying Geigermann is going to fail? An idee! I never said nothing of the kind. All I am saying is what is right here in the paper, black on white; and if you don't believe me you could read it for yourself."

He handed the paper to Morris; and, as the latter commenced to read over the Geigermann paragraph, Lapidus and his friends slunk hurriedly out of the restaurant. For nearly half an hour Morris pored over the newspaper; then he choked down the sandwich and swallowed the coffee, which by this time was cold.

IV

"ADMITTING I am only your partner, Mawruss," Abe began as Morris entered the showroom a few minutes later, "don't I got to eat too? And in the second place, Mawruss, if you got to make a hog of yourself, do it at dinnertime at home, because when a feller takes up a whole hour having his lunch, Mawruss, he naturally stuffs himself so full that he ain't no good for the rest of the day."

A lump in Morris' throat, which may or may not have been the tongue sandwich, prevented him from replying; but at last he swallowed it and, after removing his hat and coat, he carefully unfolded the paper.

"Don't hurry out to lunch, Abe," he said. "I could save you money. I got something to tell you which it would take away your appetite so you wouldn't want even a cup coffee."

Abe paused with his hand on the hatrack.

"What d'ye mean?" he demanded.

"I mean I am eating only a tongue sandwich and a cup coffee in Hammersmith's just now," Morris went on, "and who should I see at the next table but Louis Lapidus, of Lapidus & Elenbogen. That's a dirty lowlife, that feller, Abe! A cutthroat like him should be making money in business! Honestly, Abe, when I see decent, respectable fellers like ——"

"Say, lookyhere, Mawruss," Abe said, "let me go to my lunch, will you? I'm hungry."

"Hungry, *sagt er!*" Morris retorted. "A feller makes a god of his stomach, y'understand, and his business is nothing at all. For all you care, Abe, our whole trade could fail on us, so long as you could eat. Everybody says the same thing; the feller's ——"

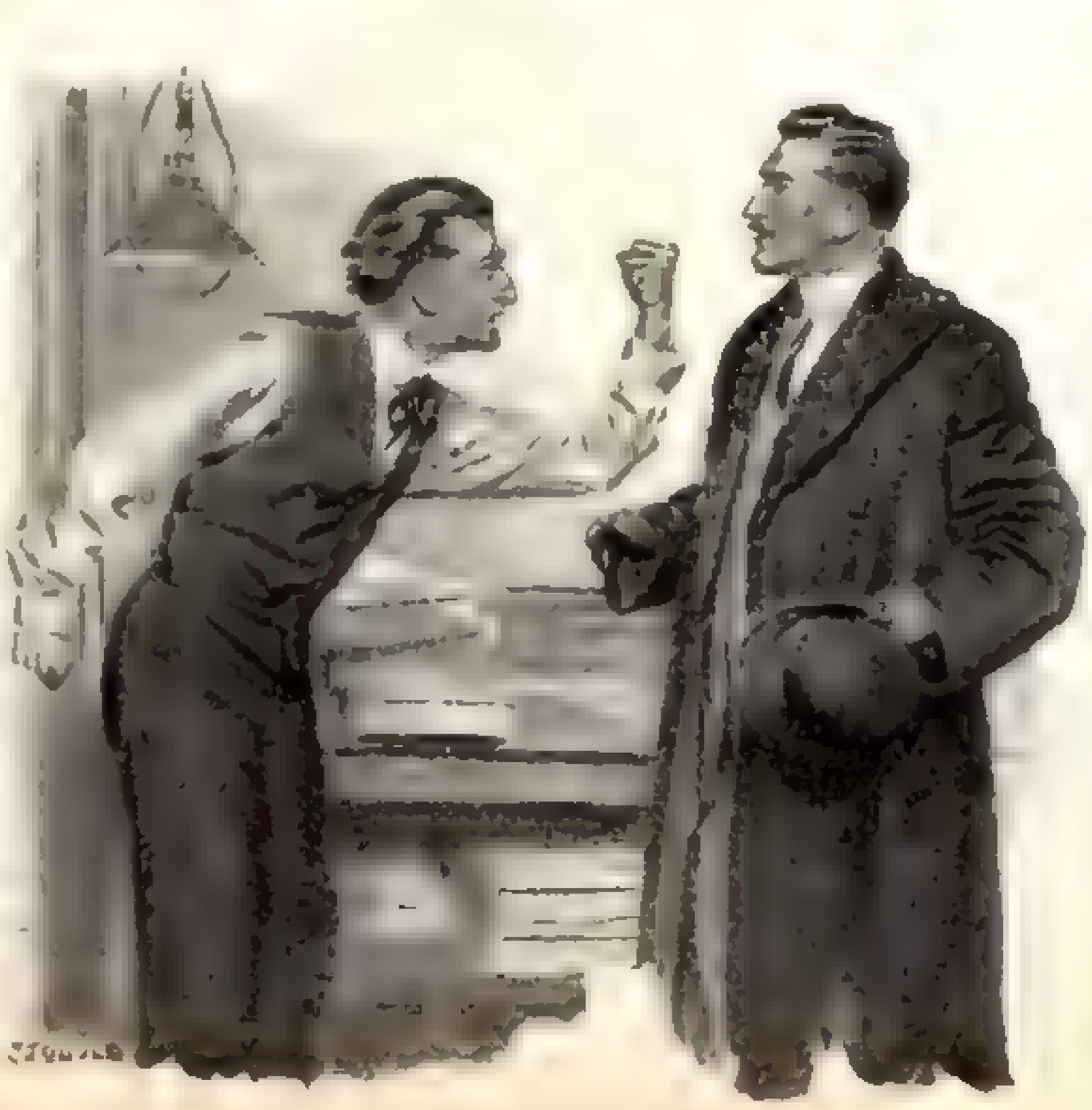
"Do me the favor, Mawruss," Abe begged; "tell me about it afterward. All I am eating for my breakfast is one egg, so sure as you're standing there."

"All right, Abe; I wouldn't keep you no longer," Morris said. "If you could got it in your heart to eat, when one of your best customers is busting up on you, go ahead."

"Our best customer!" Abe cried—"Mandelberger Brothers & Company?"

"*Geh weg*, you fool!" Morris exclaimed angrily. "Why should a millionaire concern like Mandelberger Brothers & Company got to fail? You talk like a lunatic."

Once more Abe seized his hat.



"Liar and Thief! Give Me My Fiddle"

"I got enough of your nonsense, Mawruss," he said, starting for the elevator.

"Wait!" Morris cried, grabbing him by the arm. "Did you ship any goods to Felix Geigermann yet?"

"Felix Geigermann!" Abe repeated. "Is that the feller?"

Morris nodded, and this time Abe hung up his hat and sat down heavily in the nearest chair.

"Who says he's going to fail?" he asked.

"Everybody says so," Morris replied; "even in the papers they got it."

He handed Lapidus' paper to Abe and indicated the paragraph with a shaking forefinger.

"Where does it say he is going to fail?" Abe asked after he had read it over hastily.

"Where does it say it?" Morris cried. "Why, if a feller goes to work and pays three thousand dollars for a fiddle, Abe, while he only got a business rated twenty-five to thirty thousand, credit fair, ain't it as plain as the nose on your face he must got to fail?"

Once more Abe read over the paragraph and then the paper fell from his hands to the floor.

"Why, Mawruss," he gasped, "it says here he is paying three thousand dollars for an Amati which he had in his possession for some time. That must be the very fiddle which he is playing on with Moe Rabiner."

"My *tzuris* if it is *oder* it ain't," Morris commented. "What difference does that make to us, Abe?"

Abe's face was white and large beads of perspiration stood out on his forehead as he replied.

"The difference ain't much, Mawruss," he said slowly. "Only if Felix Geigermann pays three thousand for the fiddle which he already got it and we are giving him for nothing another fiddle, which is the selfsame, identical article, Mawruss, then we are out three thousand dollars—and that's all the difference it makes to us!"

For two minutes Morris regarded his partner with a glassy stare.

"Do you mean to told me, Abe, that that there fiddle which you bought it from Shellak is the same identical article like Geigermann pays three thousand dollars for?"

Abe nodded.

"You couldn't tell the difference between 'em, Mawruss," he declared. "Even inside the label is the same—the same name and everything."

Morris took off his hat and coat methodically and hung them up on the rack.

"So, Abe," he commenced, "you are giving to a *Schnorrer* like Geigermann a genu-ine Who's-this violin, which it is worth three thousand dollars!"

"How should I know it is worth three thousand?" Abe said.

"Everybody knows that one of them genu-ine feller's violins is worth three thousand dollars," Morris thundered. "I'm surprised to hear you, you should talk that way."

"Shellak didn't know it for one," Abe interrupted, "otherwise why should he sell to us for a hundred and twenty-five dollars a fiddle worth three thousand dollars?"

"What should a greenhorn like Shellak know about such things?" Morris said.

"Don't you fool yourself, Mawruss. If Shellak finds out he is getting a hundred and twenty-five for a fiddle worth three thousand, he's got gumption enough to sue us in the courts yet, and don't you forget it."

"Why should he sue us, Abe?" Morris asked. "A bargain is a bargain, ain't it?"

"Sure I know, Mawruss; but I told the feller the fiddle wasn't genu-ine, y'understand, when all the time I knew it was genu-ine."

"Might you are mistaken maybe, Abe," Morris broke in. "Might the fiddle ain't genu-ine."

"What d'ye mean, ain't genu-ine? I am telling you the label was inside and even the lot number is the same."

"The lot number?"

"Sure, the lot number. Sixteen-seventy, I think it was; and the only thing for us to do, Mawruss, is we should fix up some scheme to get that fiddle back from Geigermann; and that's all there is to it."

"Well, go ahead, Abe," Morris said. "Go ahead and see him this afternoon."

For the third time Abe put on his hat.

"First and foremost I would go out and get a bite to eat, Mawruss," he said. "What good would it do me to get the fiddle back if I would die from starvation first?"

V

ALTHOUGH the manufacturers of mechanical piano-players had never solicited Felix Geigermann's photograph for half-tone reproductions in the advertising section of anybody's magazine, he dressed as though he expected the immediate arrival of the man with the camera—that is to say, he wore his hair after Mahler,

(Continued on Page 59)

THE HIGH HAND

By Jacques Futrelle

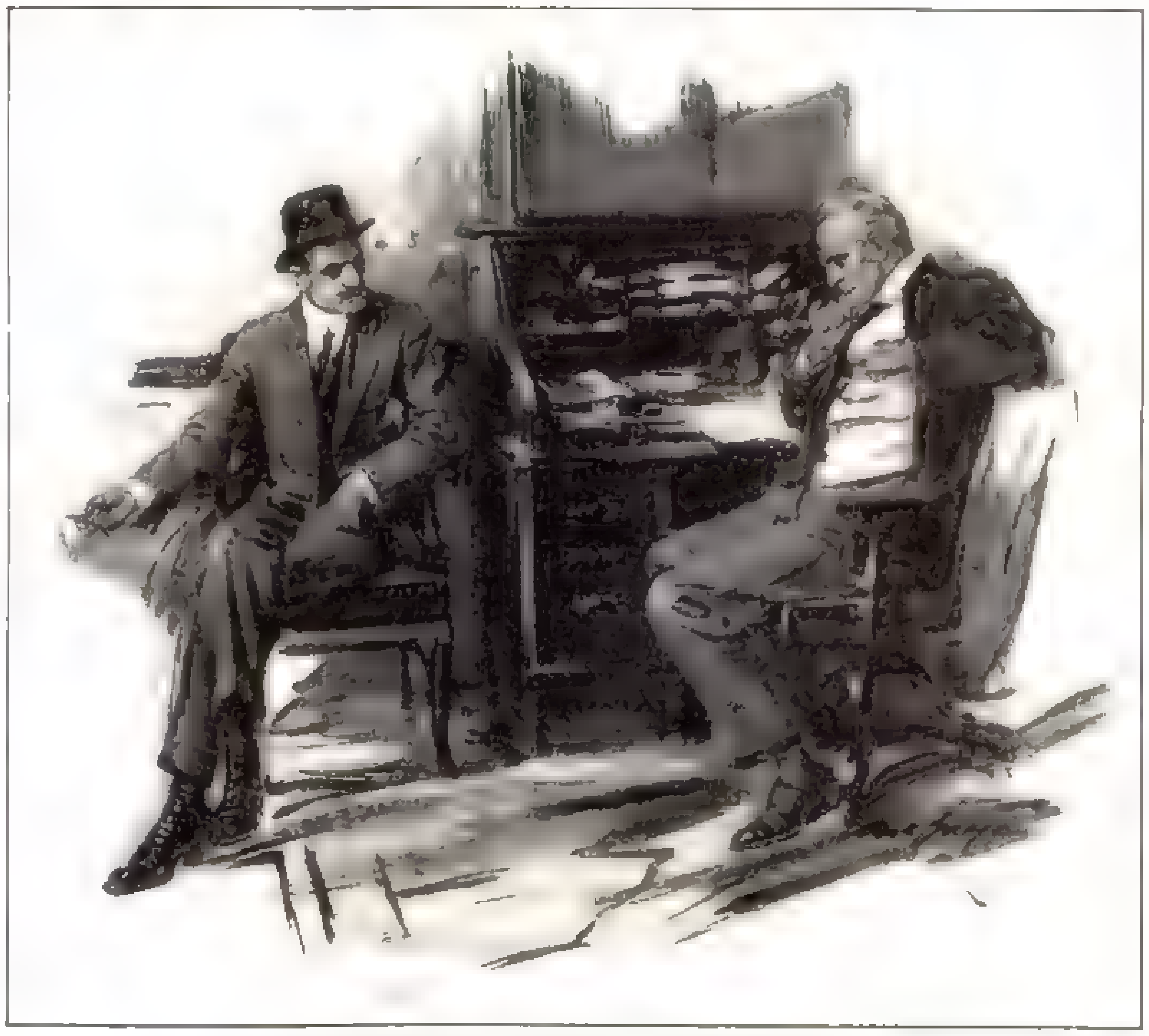
ILLUSTRATED BY WILL GREFÉ

XXIV

WHATEVER ideas of honesty and loyalty to the trust of his constituents may have been knocking about in Jim Warren's head, they were not in evidence during the next two months. Instead, with the faithful Tyson at his elbow, he was going around with his hand out. The old-time grin had returned to his face and settled apparently for a long stay. There was a gouge here, and a holdup there, and the diplomatic turning of a doubtful trick yonder. Tyson's function was to supply expert advice as to where it was to be had; Jim Warren furnished the boldness and audacity necessary to get it. Tyson was never so scared and pleased in his life as he was during those two months. He didn't know there was so much money in the world. And the big trick was yet to come—the deal with the Q. & X. Railroad for that bridge privilege.

Rumors of corruption in the legislature flew thick and fast—and Jim Warren's name led all the rest. At last it came to be an open secret that he would take anything that wasn't nailed down. He proved that late one afternoon when he strolled unannounced into a committee room where four men were busily engaged in counting money. They thought the door was locked.

"Hello, boys!" Jim Warren greeted cheerily. "Cutting up something? Don't I get in?"



"A Pretty Mess You Made of it in Your State"

It wasn't Jim Warren's committee and he had nothing to do with any bill that had come or might come before it, but he picked up a couple of hundred there. Lewis heard of it and grinned. This redheaded paragon of virtue was a wizard when it came to getting his share; and every dollar he took placed him more surely in Lewis' grip. Meanwhile he had no complaint, because Jim Warren was living up to his compact so far as the fight in Public Structures, which had for its purpose the strengthening of Tillinghast in the doubtful end of the state, was concerned. Those bills for recreation piers and the rest of it had been jammed in as a political move; and here was a man who had fought for them so hard and consistently that now they stood a bare chance of passing. All of which reflected great glory upon his own puppet—Tillinghast.

Jim Warren was sitting alone at his private table in the hotel café late one afternoon when Tyson came in hurriedly. Victory was written all over his fat face. Intuitively Jim Warren knew what it meant—the Q. & X. had fallen for the big deal—the money was in sight. Tyson sat down.

"We put it over," he ejaculated in a hoarse whisper.

"Good. Franques came to see it our way, eh?"

"I told him we were ready to report on the bridge bill when the—er ——" Tyson made a motion of counting money. "And that will be tomorrow morning at ten o'clock."

"Where?"

"In your rooms—here."

That was all that was said about it. After a while Jim Warren glanced at the calendar hanging on the wall. June third, it said.

"By the way," he queried carelessly, "what date are the primaries to elect delegates to the state convention?"

"July twenty-first," Tyson replied. "That'll be about two weeks after the session closes." He tapped Jim Warren on the wrist meaningly. "You've done an awful lot for Tillinghast. It'll be a walkover for him. It just occurs to me that he might stand for a little—er—touch?"

"Forget it," said Jim Warren.

Properly abashed, and recognizing the presence of a superior mind, Tyson dropped the subject. He went back to Franques.

"Do you know, I'm surprised that Franques hasn't got it in for you good and plenty?" he remarked. "Instead of being sore at the way you double-crossed him he's mild as milk."

Jim Warren leaned back in his chair and stared at Tyson steadily through the cloud of cigar smoke.

"He's framing up something to hand me," he remarked; "but don't let it disturb you—he won't get away with it." He scribbled his name on the check. "And don't let that idea that Tillinghast will have a walkover in the state convention run away with you. He won't even be a candidate before that convention."

"He won't—what!" exclaimed Tyson.

"You may bet all the money you want on that at any odds you like," Jim Warren assured him, with a yawn. "He hasn't a chance in the world."

While Jim Warren made his way to his rooms Tyson sat still and did some heavy thinking. Once in his rooms, Jim Warren crashed the door behind him and locked it, after which he flung his cigar away and dropped into an armchair.

"How tired I am of it all!" he exclaimed suddenly. "It seems to me I haven't drawn a clean breath in generations." Then evidently the tenor of his thoughts changed, for his eyes softened and he smiled a little. "She'll be coming back soon."

There was a look of grave concern on Jim Warren's freckled face an hour or so later as he went up the steps of Dwight Tillinghast's home. The speaker received him effusively.

"I've come up here, Tillinghast, to do you a favor," Jim Warren began abruptly. "I don't know just how you're going to take it."

"Do me a favor?" Tillinghast repeated, puzzled.

"You remember, when you first approached me in this matter of your candidacy for governor," Jim Warren continued, "I told you I'd just as soon see you governor as any man I knew, except myself."

"I remember, yes. An excellent joke!"

"Now, I'm going to ask you—I'm going to beg of you—not to be a candidate before the state convention."

Tillinghast's puffy eyes grew wide and wider; the color rushed to his face, then ebbed away.

"Not be a candidate! Not be a candidate!" he blustered. "Not be a candidate! Why?"

"Because," and Jim Warren's voice was perfectly level and calm, "I'm going to be a candidate and I want to save you from the ignominy of defeat."

The speaker's fat lips shook with the torrent of words that rushed up for utterance.

"If you'll listen to me just a minute," Jim Warren continued in the same quiet tone, "I'll say all I have to say and you can think it over at your leisure. I'd hate to have to beat you, and I would beat you—I can beat any man—and there are other reasons"—a pair of limpid eyes swam across his inner vision—"other reasons you don't know, which make me want to let you out gracefully—in other words, permit you to withdraw your name now. I won't undertake to explain; I'm merely telling you the facts."

The words came then, a torrent of them, disjointed, sputtering, incoherent. After the first rush they took form. Invectives there were and charges of grafting, and threats of exposure. Jim Warren, with no trace of emotion, listened to the end.

"I was afraid," he said regretfully, "that you wouldn't understand. Believe me"—he was quite earnest—"I'm trying to do you a favor."

. . . . . .

Sharp at ten o'clock Franques came in. He remained in Jim Warren's rooms for three-quarters of an hour, then went away with his evil eyes agleam and his thin, pale lips writhing in a smile. In an inner pocket he carried Jim Warren's receipt for fifty thousand dollars! His lank, dusty-looking figure had barely vanished down the hall when Tyson, eager and greedy, came in.

"Did you get it?" he demanded breathlessly.

"Yes. Now, look here, Tyson," and there was a commanding, businesslike note in Jim Warren's voice; "listen to me just a minute. This is your cue to get out, vamose, skip, disappear. I got it all right, but if I'm not wrong I'll be in the hands of the police before night. I'm letting you out because you have made many things possible for me; now vanish!"

Tyson stared at him in much bewilderment.

"What're you trying to do—bilk me?" he demanded rebelliously.

"I'm trying to keep you out of jail! The police, man! Don't you see? It's all been a big scheme! There'll be hell to pay before the day's over!"

Fright laid hold of the heels of Representative Tyson suddenly, and he fell to running with all his might. Jim Warren sped down the stairs and leaped into a taxicab that stood waiting.

"Sandringham National Bank—quick!" he commanded.

It was shortly after eleven o'clock when Jim Warren strolled into the legislative chamber and, after one look around, went on to the committee room. The explosion would come there. He dropped into a chair and was sitting drumming idly on the long table when the door was thrown open violently and Lewis came in.

"Hello, Lewis!" he greeted. "I was waiting for you."

For a moment Lewis hovered around the door, glaring at him; then by an effort he regained control of himself. When he spoke it was a sort of purring, with a dangerous undertone.

"Tillinghast called me up last night and told me of his conversation with you," he said.

"Yes?"

"You will not be a candidate for governor and you will support Tillinghast!"

"Your statement is slightly twisted," Jim Warren taunted. "I will be a candidate for governor and I will not support Tillinghast."

"In your campaign against me, Warren, you took particular pains to identify me with the interests; you stamped it upon the public mind and burned it in." Lewis was sneering. "It was a job well done. That stamp is ineradicable."

"It is." Jim Warren grinned.

"You made a dirty campaign of it and won as an honest man."

"I did."

"And in the last two or three months you've been grafting right and left. The first man you took a bribe from was this very man whom you had stamped with the mark of the beast—myself!"

"Yes."

"You got money from me on three occasions and you signed a note each time. Now do you understand why you will not be a candidate for governor?"

"You mean you'll make the notes public? Give them to the newspapers?"

"I mean just that—and don't think that any idea of saving myself will stop me. I coaxed you into taking that first money just to get this grip on you. You have been tricky, Warren—I'll meet you, trick for trick!"

For some reason which was not apparent Jim Warren seemed seized of a sudden desire to laugh.

"And you're determined to make those notes public if I insist on being a candidate?" he queried.

"I am."

"Have you got 'em with you?"

"I have."

"Excuse me just a second, won't you?" Jim Warren stepped outside the door, reappearing almost immediately. "Now, if you'll wait just a moment, please," he requested courteously.

He sat down and began drumming on the table again. Lewis regarded him in silence—a silence he couldn't have explained. Two, three minutes passed; and then came a hurried shuffling of feet outside the door.

"Now, Lewis, you'll have to make those notes public," Jim Warren declared. "I'm still a candidate."

Came a knock at the door; Lewis started.

"Who is that?" he demanded nervously.

"The newspaper men," said Jim Warren. "Come in, boys."

They came in, a dozen of them, staring curiously—first at Jim Warren, then at Lewis, suddenly gone white.

"Lock the door, boys," Jim Warren directed. "Some one might want to come in—or go out. Mr. Lewis has a few words to say to you." He turned upon him. "Or shall I?"

"Are you mad, man? Are you mad?" That was all.

"I'll say it for him," the maker of plows volunteered. "It isn't necessary for me to tell you boys how I whaled the life out of Lewis to come here. That's history—you all know it. My platform consisted of one word—Honesty. Lewis is the accredited representative of the combined interests. Now he is pleased to say that on three separate and distinct occasions he has bribed me. Further, he has certain notes in his pockets with which he undertakes to prove that he bribed me. He suggested that he would like to give this matter to the newspapers, and I sent for you. I dare say he'll be glad to produce the notes."

Stripped of that veneer that had covered his sordid nakedness, taunted, mocked, bullyragged, Lewis sprang to his feet with purple face.

"So help me God, Jim Warren, I'll send you to jail if it's the last thing I ever do!" he shouted. "Yes, I have the notes. Here they are. Take 'em; read 'em. Get a line on the particular brand of honesty this man deals in."

Twelve reporters fell upon those three slips of paper and twenty-four eyes devoured them.

"Of course you deny that you signed these?" one of the reporters asked of Jim Warren.

"No; I don't deny it," he replied in a tone of surprise. "I did sign 'em. That's my signature. I got the money. He bribed me."

"Then what ——" The press collectively scratched its head in perplexity.

Came another knocking at the door. Jim Warren addressed the newspaper man nearest the door.

"Will you please let in Mr. Franques and the officer with him?"

"Officer!" Lewis was chalky white.

"For me—not you," said Jim Warren.

The door swung back and Franques, his swarthy face contorted by malignant hate, came into the room. Behind him was a plain-clothes man. Franques thrust a clawlike finger in Jim Warren's face.

"James Palmer Warren," said the officer, "I arrest you on the specific charge of accepting a bribe of fifty thousand dollars from one Franques."

Twelve live newspaper men showed an uneasy disposition to fly.

"Just a minute, please," Jim Warren requested pleasantly. "I want to ask you to go by the Sandringham National Bank with us." He grinned. "Take my word for it, boys, this story hasn't started yet."

XXV

IT WAS a strange gathering in the sturdy steel-barred vaults of the Sandringham National Bank. A dozen reporters there were; and Jim Warren, the maker of plows; and Francis Everard Lewis, and Franques, erstwhile his henchman; and the plain-clothes man; and President Chisholm of the bank, with those two clerks whose affidavits had been attached to the sealed packet at the time it was placed in Box 1313. Lewis' liver had turned white within him—the craven had come through; Franques was as inscrutable as marble; the reporters keen, eager, tense—and Jim Warren pallid, but calm, assured and grinning. As for the plain-clothes man, the delay annoyed him. He hadn't wanted to come by here anyway; and if these people were going to stop all day and gab he might miss the ball game.

Jim Warren was self-appointed master of ceremonies.

"Mr. Chisholm," he requested, "will you please state the conditions under which Box 1313, which is held in my name, may be opened?"

"You Hope to be the Next Governor?" She Asked

Mr. Chisholm recited the whole rigmarole and produced his copy of the written agreement.

"That agreement has never been violated?" Jim Warren asked.

"It has not been, certainly," was the reply. "You have the only key to the box and you have never been inside the vault except with these two witnesses and myself." He indicated the clerks. Jim Warren produced the key and thrust it into the lock. There was a sharp click as he turned it once; then, with his hand on the knob, he faced the huddled group. "We're going to make some political history now," he remarked. "It will be mightily unpleasant, but history, nevertheless."

He pulled the door open. There was a craning of necks to see what the box contained. Seemingly there were only a dozen or more long envelopes; no, two dozen, three dozen—each sealed and numbered. Jim Warren stood aside and took a notebook from his pocket.

"Now, officer," he requested, "will you take out those envelopes one at a time and give me the numbers, please?"

The plain-clothes man thrust in a red, hairy hand and brought forth the first packet—a bulky one.

"Number thirty-nine," he read.

Jim Warren consulted his notebook.

"Number thirty-nine," he repeated. "Fifty thousand dollars in marked five-hundred-dollar bills, paid to me by one Franques, as agent of the Q. & X. Railroad, to be divided in the Committee on Public Structures to secure a favorable report on an amendment that gives the Q. & X. the right to run its trains across a public bridge. Now, officer, please tear off the outer envelope, and inside you will find another with affidavits by Mr. Chisholm here and these two clerks, showing that the packet was deposited in that box less than two hours ago."

The officer obeyed dumbly. Inside, everything was according to specifications. With nervous fingers he ripped open the inner envelope. Money, money, money! His eyes bulged at the yellowbacks of it. He had never before seen fifty thousand dollars all at once.

"Count the money and keep that and all the envelopes, officer," Jim Warren directed. "You will need them for evidence. Now the next one."

Again the officer thrust in his hand.

"Number thirty-eight," he called.

"Seven hundred and fifty dollars; my share of three thousand dollars paid to Dalrymple, Matthews, Tyson and myself, as members of Public Structures, for reporting favorably a bill for cement work on the docks in the lower basin," Jim Warren read. "The next, please."

"Number thirty-seven."

"Two thousand dollars; my share of ten thousand dollars paid to Weston, Blakely, Chester, Hall and myself, of the Committee on Railroads, in consideration of an adverse report on a street-railway franchise that would have authorized a competing line." He read it off glibly.

"Number thirty-six."

"Two hundred and fifty dollars; my share of fifteen thousand dollars paid to sixty members of the House for the defeat of the pure milk bill. In the inner envelope you'll find a list of the men who accepted the bribe along with me."

The plain-clothes man drew out the list and scanned it. There was a unanimous movement of the reporters in his direction. He thrust the list into a pocket.

"The district attorney first," he said.

It was a grateful break in the silence of wonder that had fallen upon the group. Jim Warren glanced at the reporters, nodded and smiled; they understood. Then his sky-blue eyes traveled over all reflectively. Lewis, white to the gills, was merely gazing at him dumbly, fascinated; Franques' beady eyes were impenetrable; President Chisholm was standing with his mouth half open—staring, staring. Only the reporters were keenly alive, alert—the reporters and Jim Warren. Some of them had already exhausted their notepaper and were scribbling on their cuffs. Jim Warren tore out the back of his book and distributed it among them.

So the rollcall went on—that rollcall of shame. Names that had never been touched by the breath of scandal were here; and always, ever recurrent like the tolling of a bell, was the name of Tyson. The nervous tension broke at last; the mere mention of Tyson brought a snicker, a laugh, a hysterical guffaw. Oddly it occurred to Jim Warren that these men were going mad about him. There was nothing, nobody, left for them to believe in. For the first time there came a doubt as to the wisdom of this thing he had done. He himself hadn't realized the sweeping dishonor he had brought upon his state. Rotten it was—yes, he had known that; but this—this —— He gritted his teeth; the work went on.

"Twenty-seven," said the officer at last.

"Please lay that aside," Jim Warren requested.

"Ain't you going to open it?"

"I am—at the proper time."

He turned deliberately and his eyes lingered on Lewis' face for a scant instant. Again, when number nine was called he asked that that be laid aside, and for the second time he glanced at Lewis. Finally came number one, and there remained in the box just one packet—a long, legal-looking envelope which seemed to contain only a single sheet of paper. Jim Warren took number one and turned upon Lewis savagely.

"You started it all, Lewis," he exclaimed passionately. "Number one is yours—your original fifteen hundred dollars; and here is your next—one thousand." He picked up envelope number nine. "And your next—one thousand." He picked up number twenty-seven, and ripped the three of them open feverishly. Bills came out and crackled in his fingers. "Here's your filthy money, Lewis—every cent of it!"—and he flung it straight into the ashen face before him. Deliberately, with eyes fixed upon Lewis', he tore the three envelopes to bits and they dribbled down at his feet. "You're safe so far as I am concerned. I can't appear against you. I'm going to let you out for the sake of a woman who believed in you."

Lewis stooped and mechanically began to gather up the bills from the floor. Jim Warren took a step forward and stood looking down upon him with clenched fists upraised. The plain-clothes man stopped him with a gesture. Quite himself again, Jim Warren turned to the reporters.

"To summarize, gentlemen," he said quietly, "I have been in the legislature about six months; and in that time there has been paid to me in the form of bribes and considerations of various sorts a sum total of about eighty-two thousand dollars. This, of course, includes the fifty thousand dollars paid to me this morning by Franques here. That was never intended as a bribe. It was a trap: every bill was marked. Franques set the trap; I carefully arranged that he might do it. It's a little personal matter between us—eh, Franques?" There was no answer. "Eighty-two thousand dollars, gentlemen," Jim Warren continued reflectively; "and that is only a part of the graft of this session. Altogether, seventy-one members out of a total of two hundred and forty-eight are implicated. Their names are all there."

Then, as he stood, something seemed to snap within him. The reaction had come. He turned away and fell back limp against the steel bars of the vault, his face in his hands. In the silence eye met eye inquiringly. What did it all mean? What was the man driving at? Was it merely a confession? Or was there some deeper significance? Pent-up curiosity burst into questions—a dozen of them, a thousand. The little throng broke all at once into a babbling.

By an effort Jim Warren threw off the weakness that seemed to be crushing him.

"God only knows the lies I have told, the tricks I have played, the deceptions I have practiced, to make all this possible," he said bitterly. "For six months I have lived in an atmosphere polluted by the filth and stench of dishonesty. I had to bring myself down to the moral level of these two." He turned fiercely upon Franques and Lewis. "I did it. There is not a grafter in the legislature, not a corruptionist in the lobby, not a crook in all the game, that I haven't met and done business with. I was one of them. I lived their lives. I got my share and more, all with one purpose in view—the cleaning out of men of their ilk."

Puzzled glances passed from man to man. Jim Warren stared at the mute inquiry in the astonished faces of these men dully.

"Haven't I made myself clear?" he asked. "Don't you see it was all a put-up job? That I have taken their bribes only in order to jail them? That every cent I have taken is there? Don't you see?"

"Ah, tell it to Sweeney!" Lewis broke out suddenly. "You were caught with the goods and now you're trying to get out. You, the honest labor man! You, the man whom money couldn't touch! You, the ——"

"Just a minute, please," Jim Warren interrupted curtly. "Don't you gentlemen get what I'm driving at?" This to the reporters.

"You see, Mr. Warren," one of them ventured hesitatingly, "it might be either way—as you say or as Mr. Lewis says. Of course the manner in which it all came out would have to be considered; so ——"

He stopped. Mr. Chisholm came forward and laid a hand on Jim Warren's shoulder. Jim Warren looked around at him blankly

"The sealed packet you first deposited in the vault," Mr. Chisholm reminded him

Jim Warren seemed dazed. After a moment the light of understanding flashed in his eyes. He hadn't thought of that packet in the stress of all that had gone before. He turned to the plain-clothes man.

"There's one more envelope in the box," he said. "Be good enough to note the date on that envelope and on the affidavits attached; then open it and read the statement inside."

The officer drew forth the packet.

"'Deposited September twenty-second, in presence of three witnesses, whose affidavits are attached hereto,'" he read on the back of the envelope. Then he read the affidavits.

"Please remember that the election was on November fifteenth," Jim Warren requested.

The plain-clothes man drew a single typewritten sheet from the envelope, glanced at it, cleared his throat and read:

> This statement is deposited, as the date on the envelope will show, nearly two months before election. It is a declaration of principles.
>
> I have made a deal by which Franques is to betray Francis Everard Lewis into my hands. There is every possibility that I shall be elected to succeed Lewis, in which event I pledge myself—
>
> First: To break my bargain with Franques and rid myself of him immediately after election. I don't know his motives. I only know he is a crook and he thinks I'm a fool.
>
> Second: With the one idea of cleaning out the grafters and corruptionists, who are reputed to be practically in control of the legislative machinery of this state, I shall play their own game and accept every bribe, every recompense in any form, that is offered to me.
>
> Third: As these moneys come into my possession I shall deposit them in this vault, with the name of every man whom I know to have shared the bribe.
>
> Fourth: I pledge myself to open this vault in the presence of witnesses and make public its contents on or before June sixth, following this date, in the manner that seems most fitting.

There was a long, tense silence. Came at last a deep breath of relief from the press collectively, then a rush of questions. The reporters saw it at last. 'Twas all a trick, a put-up job, just as he had explained. The ultimate effect of it no man might tell.

"Boys, I'd like to call your attention to the fact that today is June fourth," said Jim Warren. "I'll just add that, after I understood the crookedness existing in the state, this came to me as a possible way of exposing it all and ridding the state of the men who are responsible for it. It was a sort of joke at first. It didn't strike me as being very serious. I knew they played the game with marked cards; I thought it would be amusing to sit in their game and deal myself the high hand. I didn't dream of the disaster that would come, for it is a disaster. Our state will be the laughing-stock of the world, but it will be clean. After all, that was what I was aiming at."

He stopped and gazed straight into the eyes of Franques and Lewis until they looked away. Neither said a word.

"Just one other thing, boys," he went on. "Financially I am ruined. I spent every penny I had in the world living up to this reputation of a grafter which I built about myself." He smiled wearily. "This is my record—all of it. Please say for me that I am standing on that record as a candidate for governor of this state." He extended both hands toward the plain-clothes man. "I am your prisoner. Are you going to put handcuffs on me?"

XXVI

HUGE, startled-looking type blared the story of graft to the world along with the extraordinary manner of its revealing, whereupon Jim Warren's state rose up and bellowed its indignation at the conditions he had shown. He had fired the fuse—the bomb of public wrath blew up with a roar that was heard all over the country. Immaculate reputations, shorn to their bare pelts, scuttled hither and thither seeking a knothole wherein to hide their nakedness from that mighty blast of popular fury. There was a bandying of epithets, of threats, of ugly phrases, of recrimination; a laying together of cunning political heads and a sudden and mysterious thinning out of those legislators whose names occupied the more conspicuous places on the roll of dishonor. The newspapers, always intrinsically right, flung a slogan across the sky: "Clean the capitol! Complete the work Jim Warren has begun!" It was a tribute to the maker of plows. He had done the impossible.

On the afternoon of his arrest Jim Warren had been arraigned and remanded to the custody of his attorney. Afterward he had returned to his apartments at the hotel and there wearily he had flung himself down to think upon many things. He had turned the trick! He had no fears as to his future; the public would take care of that. Its stamp of approval was already his; . . . but would she approve? After all, her approval meant more than anything else in the whole world. Even if she did approve, what would come after? . . . If only her father, Dwight Tillinghast, had withdrawn as he had requested! Of course he couldn't give Mr. Tillinghast any inkling of what was to come, but—if he only had!

The telephone rang.

"Mr. Franques is in the office, sir," said the operator. "He wants to know if you can see him in your committee room tomorrow morning at half past ten?"

"Franques!" Jim Warren repeated in perplexity. He was thoughtful for a second. "Tell him yes," he directed.

Fulsome praise in the morning papers brought no exultation to Jim Warren. There was little criticism of the methods he had employed to bare the rottenness of it all—radical methods, yes; unheard of, even; but evidently they had been necessary. Obviously here was a reformer who was bent upon reforming. Regardless of the manner of it, the power of the press was pledged to him unanimously. Jim Warren merely glanced at the headlines and went on to the capitol. Here was public approval; . . . but would she approve?

There was a sudden and tense silence in the legislative chamber when Jim Warren entered, five minutes after the speaker's gavel had fallen. He glanced over the huge hall once—it was dotted here and there by an unoccupied desk—then went on to his seat. Three or four men came over and spoke to him. Their voices were very far away; it was of no consequence what they said. There was only one thought in his mind: . . . Would she approve?

Sharply at half past ten o'clock Franques' card was laid on Jim Warren's desk; he arose and went into the committee room. Franques, shabby, dusty-looking, lank, was standing beside the long table twisting his hat idly in his hands. There was something pathetic in the bent figure; the inscrutable face challenged his curiosity.

"Good morning, Franques," he greeted pleasantly.

"Good morning, sir," Franques said deferentially. He shambled a little as he stood. "I sort of felt, sir, that I had an explanation coming to you, and ——"

"Not at all," Jim Warren interrupted courteously. "You owed me something unpleasant for the turndown I gave you six or eight months ago. You framed up this bribe to pay it, after I had made it possible; but it just so happened that your plan fitted into mine."

"It isn't that, sir," Franques explained. He glanced up at the clock. "After today it's hardly probable that you will—will see me again, and I felt that I wanted to make you understand that I think what you've—you've done is right. I thought it all out yesterday afternoon and last night. I—I just wanted to tell you."

There was a strange softening about the evil eyes, a tremor about the rigid, thin-lipped mouth.

"I'm getting to be an old man, Mr. Warren," Franques went on slowly, "and I've been a crook all my life. I'm tired of it; and I'm not all bad, sir. I've picked pockets and forged checks, and snatched purses and looted houses. That's how I met Lewis ten or twelve years ago. He was practicing law at the time and he got me out of some trouble. After that I came to work for him. You know how ——"

"I know, yes," said Jim Warren; "but why are you telling me all this?"

"I don't know, sir," was the reply. There was a mistiness in the evil eyes; again Franques glanced up at the clock. "I don't know. I only thought I wanted you to know. I won't see you any more, or ——" He stopped and muttered incoherently.

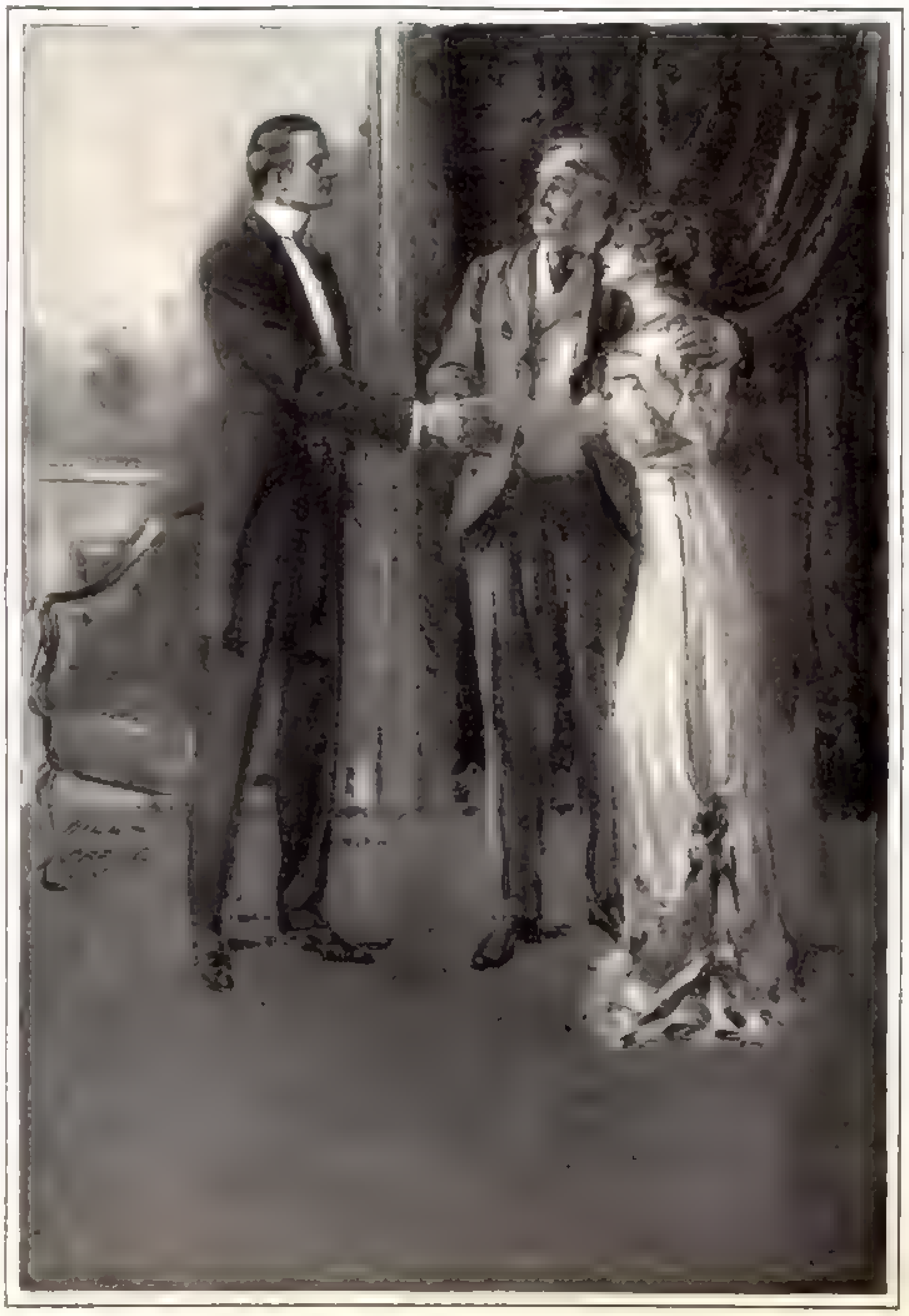
"You're going away, then?" Jim Warren was puzzled.

"Yes, sir—for all time!"—hesitatingly. "You see, Lewis and my daughter—I had a daughter"—he rambled on irrelevantly—"Lewis and my daughter—until he met Miss Tillinghast, you understand. She is dead, sir—my daughter. . . . She was to be Lewis' wife. . . . It was grief. . . . I tried to smash Lewis—ruin him; you upset my plans. . . . He doesn't know she's dead. . . . It's just as well. . . . He will be here in a few minutes now."

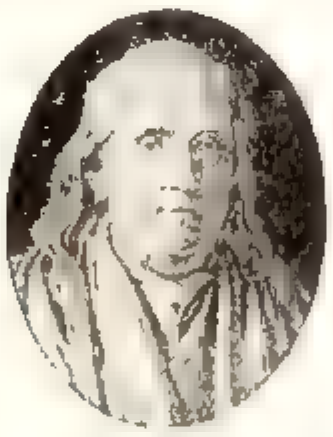
. . . .

There came a murmurous, menacing roar through the open windows. Jim Warren turned away from Franques and glanced out. It was a crowd, a

(Continued on Page 30)


Tillinghast Took the Hand Jim Warren Offered and Laid Edna's in It

THE SATURDAY EVENING POST



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PHILADELPHIA, FEBRUARY 4, 1911

Senator Lorimer's Case

IT IS generally conceded that if a tenant in a flat-building wishes to spend his nights practicing on a trombone he ought to go down cellar or off in the woods, because the other tenants wish to sleep. It ought to be as generally conceded that in electing a United States Senator every state is under a weighty obligation to every other state, because the Senator will possess much power to shape legislation that is binding upon all the states; but this simple rule has been by no means generally observed in the past. A good many states, in electing a Senator, have put a cat in a barrel, with cheerful and utter disregard of the feelings of the other tenants. There is plenty of senatorial courtesy, but much of it is of the wrong sort. The proper sort would be mindful at election time of the moral rights of eighty-odd million people beyond the state boundary, whose interests are deeply involved in the selection of every member of the upper house. Even at this writing, the state of New York talks complacently of setting up a hurdy-gurdy in our flat-building. Handing over a senatorship to a man of the statesmanly caliber of a ward heeler in return for services of a deleterious nature which he has rendered to the party has been a tolerably common practice.

In Illinois Mr. Lorimer's election to the Senate by a combination of machine votes, equally divided between both parties, was regarded as scandalous long before charges of bribery were made or thought of; but it was regarded as merely an Illinois scandal. Recent proceedings in the Senate have been by way of protest on the part of Illinois' fellow tenants. Those proceedings will at least serve the useful purpose of drawing attention to the fact that an election to the Senate is a national affair.

The Deadly Debt Habit

A LIFE-INSURANCE company, if operating under New York law, is required to lend a policyholder at any time a certain portion of his interest in the policy. Being obligatory, the loan is made promptly and without question. There are no embarrassing inquiries among the borrower's employers or business associates. In the last five years loans to policyholders of one of the largest companies have more than doubled, rising from forty-five million to one hundred million dollars.

The experience of the big companies is that a loan once made to a policyholder is hardly ever repaid. In about nine cases out of ten the insured who once borrows on his policy will keep on borrowing to the limit and then drop the insurance, or the loan will stand as a claim against the policy, to be deducted at his death. Last year alone the company referred to lent twenty-five million dollars to policyholders and the average loan was under three hundred dollars. This is an "old-line" company whose policies are mostly held by people in what are called comfortable circumstances—whose incomes, that is, are well above the "bread line." Obviously the bulk of these loans was used not for business purposes but to meet personal or household expenses—to "tide over" some pinch.

It is a melancholy fact that easy credit is a temptation which many men cannot withstand. The more readily they can borrow to "tide over," the more tiding they need. The debt habit, once fastened upon a man, is exceedingly hard to cure. In lessening his chances of success, impairing his self-respect and lowering his character it is second only to drink and gambling. We wish every young man could get these facts immovably fixed in his mind.

In the Shadow of the Capitol

GOING to Congress would be a valuable experience for any bright young man if he would only keep away from Washington.

At home, where he feels flattered if the leading banker nods affably to him; where the leading lawyer treats him with good-natured condescension; where the secretary of the bricklayers' union telephones him to come over at a quarter past ten; where the baker's wife calls his wife by a diminutive of her first name and wants to know how much she paid to have her pink waist dyed black—at home, in short, there is little danger of his losing a due sense of relative values.

But at Washington he immediately becomes It—in a humble way, no doubt; yet the extensive, subtle and curious organization which dominates the place stands instantly ready to receive, court and flatter him in proportion to his Itness. Officialdom may carefully regulate its bow according to his importance; yet it does at once take off its hat to him. Instead of hearing from the secretary of the bricklayers' union that the labor vote expects so-and-so of him, he hears from other Congressmen that constituents are merely ungrateful nuisances. His wife's social adventures are no longer introduced with a "Hello, Mandy!" but with the imposing announcement of her name by imposing servants. The great and elect receive her with high affability—not knowing, perhaps, exactly who she is, except that she is part of It. Naturally she takes to riding in cabs and to poring over the society columns of the newspaper. Judging by the space and position which it occupies in her newspaper, the most important of all national events is a reception at the White House or an ambassador's dinner. This tends to destroy the sense of proportion and to spoil the bright young man for home about the time his affectionate constituents relegate him thither.

Washington has been the ruin of more promising young statesmen than all other causes combined. If we had a promising young statesman in the family we should insist upon his staying at home.

Annuities and Old-Age Pensions

CANADA established postal savings banks forty years ago and now has about a hundred and sixty thousand depositors in such banks, with forty-five million dollars to their credit. Two years ago, as a further encouragement to thrift, the Dominion Government began writing annuities. A Canadian aged twenty, say, may pay in twenty-five cents a week at any post-office and be assured of an annual income of eighty-five dollars at the age of fifty-five or of a hundred and thirty dollars at the age of sixty. He may pay in ten dollars a year and receive an annuity of a hundred dollars at the age of sixty. Four dollars and seventy-five cents a year paid in on account of a child five years old insures him a yearly income of a hundred dollars at the age of sixty. Payments may be made in any regular amounts at any regular intervals and the annuity will be whatever they produce, compounded at four-per-cent interest, free of expense. How many young men who are self-supporting at all could not spare twenty-five cents a week?

The Canadian Government makes nothing out of the plan—unless getting many people of small means into the habit of putting by a little sum every week or month or quarter may be counted a national gain. We don't seem to count it so on this side of the border, but Canada is more interested in British affairs than we are; and consequently, no doubt, was more impressed by the spectacle of the British Government appropriating many millions of pounds to pension aged and indigent citizens.

The Latest State Constitution

THE constitution the people of Arizona are now adopting provides for initiative, referendum and recall. Ten per cent of the voters may, by petition, propose any law quite independently of the legislature. If a majority of the voters are in favor of it at the next election the law goes into effect. Five per cent of the voters may, by petition, order the submission to the people of any act passed by the legislature, except acts immediately necessary to preserve public peace, health or safety. The act does not then become a law unless a majority of the voters approve it. Any elective officer, having been six months or more in office, is subject to a recall election upon petition of twenty-five per cent of the voters. Moreover, fifteen per cent of the voters may propose any amendment to the constitution itself, or an amendment may be proposed by a simple majority of both houses of the legislature. If a majority of qualified voters approves the amendment at the next election it becomes effective.

In short, Arizona is convinced by the experience of the last hundred and twenty years that the people of this country are really capable of governing themselves; that they can be trusted to say for themselves whether they want a certain law or wish to retain a certain public servant; that they can even be trusted in the momentous matter of amending their own organic law.

The new constitution will, of course, be criticised and ridiculed by those who hold the older view that the people should be permitted only to look in at their Government through a barbed-wire fence, except at stated intervals. To politicians whose operations need the protection of a barbed-wire fence this older view appeals powerfully. Among other people it is falling into disfavor.

Looking to the Churches

THE Census Bureau enumerates twenty-one different Protestant denominations having nearly two hundred thousand churches, with over twenty million nominal members and holding property valued at a billion dollars. Some people who are much interested in making country life more attractive, and who realize that to be more attractive it must be more social, are looking with hope toward these twenty-one different denominations, which are now—upon any broad view—mostly centers of division rather than of union.

To get country people together is a great point. Those who wish to make country life more attractive try to organize township or precinct unions, merging into county unions, for the purpose of solidifying and socializing the rural population. Union, not disunion, is what is needed; and to provide some uniting organization is felt to be one of the important tasks; but where could union be more fittingly achieved than under the creed which teaches the brotherhood and equality of all men? The case looks desperate at times, yet we still believe there will sometime be a union of the churches.

The Right to Vote

IN ITALY the Ministry proposes to extend the electoral privilege to all who can read and write; but, partly to offset this gain for the radicals, it also proposes to make voting compulsory, so that the party which draws its support largely from the property-owning classes may have less trouble than heretofore in getting its supporters to go to the polls. In this country, until long after the Constitution was adopted, people owning property were supposed to be the only ones having such an interest in the Government as entitled them to vote. Until 1888 Rhode Island retained a property qualification for electors. Later experience seems to show that people without property take a greater interest in the Government, so far as voting goes, than property-owners do. At least we hear more complaint about non-voting business men than about non-voting working men.

This might suggest something to those doleful persons who think the great danger of our times is that property rights will be overridden and violated by the Government. Probably the intelligent poor man votes because he feels the need of the protection which his ballot can give him, while the property-owner feels such need less keenly. Not only does his property protect him but it automatically protects itself; it votes whether he does or not.

A Mile-a-Minute Country

UP TO the end of October, 1907 was considered a boom year. For the whole year, bank clearings outside of New York City were the largest ever known and much more than double what they had been ten years before. At New York the clearings had been larger in the two preceding years because of a tremendous speculative activity. Nearly three hundred million shares were sold on the Stock Exchange in 1906, for example, against less than two hundred million in 1907.

Now, 1910 was not counted a boom year; yet bank clearings outside of New York were decidedly the largest ever known, exceeding the clearings of the boom year 1907 by fifteen per cent. A small part of this increase arose from the circumstance that year by year a greater number of towns reach clearing-house size and so are included in the totals. Since 1883 clearings have increased fivefold, but over one hundred towns that now report clearings were not then included in the totals. Those cities which did report clearings at the earlier date show an increase from 1883 to 1910 of almost three hundred per cent.

When a mile-a-minute train is delayed five minutes the passengers are sure to notice the fact and to comment unfavorably upon it. Those traveling by local freight take any delay of less than an hour with great equanimity. When people say that business is unsatisfactory in the United States they often mean merely that it isn't showing a twenty-per-cent increase over the preceding year.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

No Joke

RESOLVING ourselves into the Conundrum Club for the nonce—good word, nonce, it shall be used more frequently in this glad new year—resolving ourselves into the Conundrum Club for the nonce—we hurl this hot one at the earnest members: When is a joke not a joke?

One moment, please! This clamor is most annoying. Positively, emphatically, the answer is not what you shout: A joke is not a joke nine times out of ten. That answer is as obvious as a black eye. Diligent members of the Conundrum Club should know by this time that if a riddle is any sort of a riddle at all it must have a subtle answer. Still it must not be too subtle; so out of the vast membership of our elevating organization I choose Cy Durey, Lucius Littauer and John K. Stewart to hand up the solution. Gentlemen: When is a joke not a joke?

Thank you, gentlemen. That is correct. A joke is not a joke when it is Doc Akin.

You see, it all began in Johnny Riley's barber-shop, in Amsterdam, New York. Johnny and his partner, Pete Hassenfuss, run a swell tonsorial parlor, and one day last summer Dr. Theron Akin dropped in for a shave. They all are interested in politics up there in the twenty-fifth New York district and Johnny is somewhat of a politician himself. So when he had Akin well lathered and was about to begin on him Johnny asked: "Why don't you run for Congress, Doc?"

The Doc thought it over for about as long as it took Johnny to come down from the left ear to the point of the chin, and then he said: "By heck, why not? I'll bet I can get up something that will beat this old gang here in the district. I guess I will." And one of the customers in the shop heard what Akin said and told an Amsterdam reporter that Doc Akin was going to run Insurgent against Cy Durey for Congress. The news came out in the paper and Cy and John K. Stewart and Littauer and all the old crowd of Republicans through the district had a good laugh over it and called it a joke.

The twenty-fifth New York district comprises the counties of Fulton, Hamilton, Montgomery, Saratoga and Warren, and Lucius N. Littauer, the big glove manufacturer, has been the Republican boss up there for years. Littauer was in Congress himself for a good many years, but at the end of the Fifty-ninth Congress he quit and turned the job over to Cy Durey, former postmaster at Johnstown and one of Littauer's strongest supporters. The district was, apparently, solidly Republican. Durey was elected in 1908 by more than seven thousand majority. Durey voted for the Payne-Aldrich tariff and Littauer was one of the foremost supporters of the law. They were all standpatters.

The Lemon in the Dinner-Pail

AKIN had some tariff ideas. He was sure that the Republican majority in Congress had betrayed the party pledges, so far as the tariff was concerned, and that there had been no revision downward, and he spoke his mind about it. John K. Stewart, the state committeeman for the district, took Akin aside and told him not to be foolish. "Why, Doc," said John K., "there isn't a chance for you. You are not on the slate. We are going to send Cy Durey back. You don't want to be an Insurgent, do you?"

Akin thought he did want to be an Insurgent. He asked John K. where he got off as the boss of the Republican party in the Twenty-fifth District, and desired to know who constituted him as the Republican party to dictate nominations. John K. laughed, and so did Littauer and Cy Durey and all the old crowd. They went ahead with their convention and renominated Cy unanimously, and spoke a few heartfelt words of admiration for the Payne-Aldrich tariff.

Right then and there Doc Akin developed from a near-Insurgent into New York's only real one, so far as results go. He circulated a petition and in two days had names enough to place him on the ticket as an independent candidate. Then the Democrats, being much in the minority, added to the joyousness of the occasion by indorsing Akin, and so did the Independence League. Lou MacWethy, who runs the St. Johnsville Enterprise, came out for Akin, and his was the only Republican newspaper in the district that did come out for him. All the rest of the editors allowed the Doc was a joke.

However, that opinion didn't last very long. Akin is a practicing dentist in Amsterdam, but lives near by in the village of Akin, named for himself, and is president of that flourishing municipality. He got out his automobile, a one-lunger, and canvassed the district from end to end.

He Thought He Wanted to Be an Insurgent

Now the Twenty-fifth District is rock-ribbed high protection—or was. It was especially built for the great glove industry controlled by Littauer. However, Akin made his broken-pledges speeches and got great crowds. He doesn't claim to be an orator, although he talks good hard sense in a most forceful way.

Before he started on his campaign Akin bought a tin dinner-pail and on the sides of it painted "1910" in white paint. When he was talking to a gathering of workingmen he told them about the full-dinner-pail argument and the promises of 1908 concerning such a desirable bucket. "Now," said the Doctor, "let us see what the full dinner-pail of 1908 contains in 1910," and he opened the pail and took out a lemon. That made a hit, and the Doctor used the same pail and the same lemon through all the campaign. When he turned in his bill of election expenses he itemized: "One lemon bought at Mechanicsville, five cents."

Besides the lemon the Doctor carried a short section of garden hose. Some years before, when he thought his rights were being tampered with by an electric railroad that runs near his home, he went out with his automobile, stopped it on the tracks, and armed with his chunk of hose defied the whole railroad system to put him off. The whole railroad system didn't put him off until the Doctor got what he wanted. The hose typified to the people, the Doctor said, the kind of a hairpin he is.

Election came along and Akin won by two hundred and thirteen votes, which caused MacWethy to point out that St. Johnsville did it, for Akin got two hundred and fourteen votes in that village. A committee was sent to tell the Doc about it. It found him milking his cow. "As soon as I have finished milking I will wait on you gentlemen," said the Doc. "I have milked this cow every summer since she was a heifer and I will finish the job now, Congress or no Congress." So he finished, and then the committee notified him that the joke was on Cy Durey, Littauer and the rest.

"First of all," said the Doc, standing beside the cow, "I will keep my pledges. I will trust any man until I catch him lying, but if he lies to me once I know he will again. By the same token I want the people to know me. Stay with me until I lie to you, and when you catch me at it drop me like a hot potato," which, it would seem, is a pretty fair platform for a member of Congress.

Akin owns a big farm in Iowa and has a fine home at the village named after himself. He is a rugged, outspoken, energetic man, with a big square chin, a firm mouth and a twinkling eye. He believes in about all the progressive Republican ideas of government, including real tariff revision, the valuation of railroads at their cost, election of Senators by the direct vote of the people, and all that.

He is set in his ways, is the Doc. Usually he goes back and forth from home to office in a small, one-cylindered automobile. One day he was plugging along at about thirty-five miles an hour, which he thinks is fast enough for any one. He was annoyed by the honking of the horn on a big machine behind him containing a man who wanted to pass. Akin thought he was going as fast as anybody should want to go, but the man behind didn't, and he jumped by and gave Akin his dust all the way home.

"Now," said the Doc, "I am not a sport or a speed maniac, but that dust sort of stuck in my throat." So some days later he went to New York and bought a long, lean automobile that had just two speeds—high and higher. On the following Sunday he went out and lay for his friend who had passed him, turned on all the speed there was and ran rings around the other car all the way home. Then he put the big automobile in the barn and went back to his one-cylindered machine.

In the next Congress he will be the only Insurgent Republican from New York state, unless some of those few saved from the wreck change presently, and he is no joke. That seems to be settled.

Polite to His Passenger

WHEN Tom Johnson, for many years mayor of Cleveland and all that, started in life he drove a horse-car in Indianapolis.

One night there was a big storm of sleet and snow and the tracks were almost hidden. Johnson was on the night shift, and in the storm he drove his car two blocks beyond a curve before he realized the car was off the tracks and slipping along on the ice.

He tried to pull the car back and failed. Thereupon he unhitched the horses, drove them back to the barn and left the car where it was.

Next day the superintendent called him. "Here, Johnson," he said, "what do you mean by driving a car off the track and then leaving it in the street?"

"Why," Johnson replied suavely, "that's in the rules for drivers and conductors."

"In the rules for drivers and conductors!" roared the superintendent. "Where, I'd like to know?"

"Certainly," replied Johnson. "It says always to be polite to passengers. Do you remember the kind of a night last night was? Well, there was a lady on my car who didn't have an umbrella and she lived two blocks from that curve. So I drove her home."

Coozan Bob

ROBERT F. BROUSSARD, who represents the third Louisiana district in Congress, is known as "Coozan Bob" to the many French among his constituents. During the campaign that ended in November Broussard was making a tour over the Teche Bayou belt, which is a part of his district.

One night, after the speaking, Mr. Broussard found himself in a poker game with some friends. Broussard has a reputation for bluffing every time he gets a chance, and during the game he stepped debonairly out on a limb and bet forty-five dollars.

The only man left in the pot with him looked at the big stack of chips and promptly fell to the floor in a fit. There was a doctor present and he got the man around in a short time. Before, however, he had been lifted from the floor the man waved his hand and said weakly: "I'll just call that, darn you."

The Hall of Fame

¶ J. Pierpont Morgan likes fish for breakfast.

¶ Senator J. C. Burrows, of Michigan, likes to wear—and does wear—a cute little round blue felt hat.

¶ President Taft has modified his banting diet somewhat. He eats about everything now, save bread and sweets.

¶ Senator Hughes, of Colorado, owns one of the great libraries of the West. He has a hobby for fine bindings.

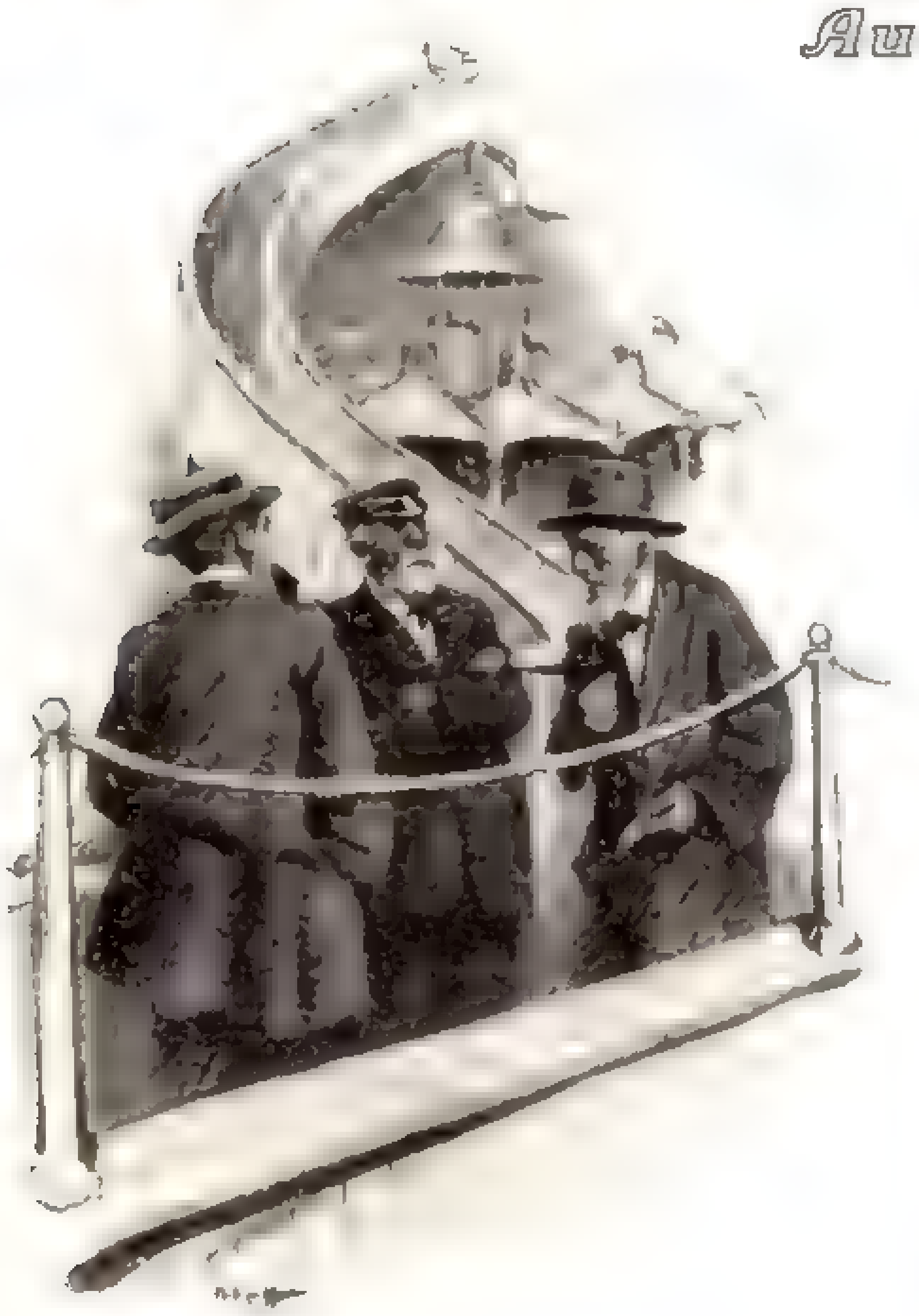
¶ John Drew, the actor, never writes a letter, they say. He telegraphs or telephones or does neither, as it suits him.

THE DANCING BILLOWS

Aunt Pickle Goes for Her First and Last Cruise

By Joseph C. Lincoln

ILLUSTRATED BY H. M. BRETT



"Do You S'pose That I'm Goin' to Set Down on a Suit of Clothes That Cost Me Most Fifteen Dollars?"

ME AND Abe Bassett was standin' on the sidewalk in front of the hotel where we'd left our valises, arguin' as usual. I say "as usual," because I swan it did seem as if we hadn't done nothin' else since we fust thought of leavin' Wellmouth and cruisin' off somewheres for a fortni't's vacation. Abe—his whole name was Abinadab, but nobody except his relations by marriage was mean enough to remind him of it—was my side partner in the fish-weir and summer-boatin' business back home. He was a simple old thing, well-meanin' although hard of hearin'; and when I let on casual that I was thinkin' of takin' a vacation trip, and he sung out that he'd go too, I hadn't the heart to say no. I couldn't think of any reasonable excuse on such short notice neither.

So, as the boatin' season was over and we could leave the weirs in charge of Ezra Cahoon's oldest boy Ezra's a cousin of mine—there was nothin' important to do except decide where we wanted to go; but that turned out to be important enough. I had thought of goin' to Boston, but Abe said no—said a feller could go to Boston any time—why, he'd been to Boston so often that he was known up there by sight, as you might say.

I looked at him. "What of it?" says I. "For the land sakes, Abe Bassett, what sort of a vacation are you cal'latin' to go on? For a feller that's passed the plate in meetin' for eighteen year, and is as fur along in life as you be, I must say ——"

He didn't wait to hear any more. His face got so red you could actually notice it underneath the sunburn.

"Sol Pratt," he sings out, "shut up! Belay right where you be! If you say another word like that I won't go with you."

I was tempted, but I kept still. He didn't mean the last sentence anyhow. You couldn't have kept him home with a chain cable. So when he found that I was becomin'ly humble and mum, he condescended to explain. What he was drivin' at was that Boston wouldn't be an attraction to either one of us. We'd both been there time and time again. Why not go to a new place—a novelty, in a way of speakin'?

"All right," I says. "Notions, novelties or drygoods, they all suit me, provided the price ain't too high. What partic'lar bargain novelty have you got on the shelf of your mind this minute, Abe?"

Well, he'd been thinkin' about Portland, Maine. Once, years ago, when he was second mate on a coaster, he went to Portland and had one of the finest times ever was. I hadn't no idee what a place Portland was.

"Yes, I have," says I. "I had a friend that was fo'masthand on that same coaster, and he told me."

That made him mad again. He said whoever my friend was he was a lowdown scoundrel and whatever he said wa'n't true. Course I hadn't any friend and was only stirrin' him up, but I wa'n't goin' to Portland on a vacation. Wellmouth was fur enough Down East to suit me, I told him; if I went anywheres 'twould be in t'other direction. So we had it back and forth, and the madder he got the deefer he got and the louder I had to yell. At last Ezra Cahoon came up and wanted to know what the foghorns was soundin' for. When we told him he says: "Why don't you go to New York?" And the long and short of it was that to New York we went.

So, havin' landed from the Fall River boat, picked out a hotel and ate breakfast, we was standin' on the sidewalk decidin' what to do next. And we couldn't come to no decision, because neither one of us knew the ropes. I hadn't been to New York for fifteen year and Abe for longer'n that. At last I had an idee.

"What's the use of cruisin' without a pilot?" says I. "What we want to do is to think up somebody we know in this town and go to them for sailin' directions."

I thought that was pretty brilliant, but 'twa'n't. You see, it reminded Abe that he used to know a fish-sellin' man down to Fulton Market. Nothin' would do but we must locate the fishman, whose name was Hobnitzel or some similar outrage. He'd lived in New York for years and years; he was a fine old feller, and so on.

"Wait a minute," says I. "How old was he?"

"About seventy-five or some such matter."

"And that was twenty-odd year ago," I says. "You won't locate him in no market. You'd better try the graveyard."

Just then a police officer came up and, after lookin' us over pretty sharp, asked sarcastic if we was advertisin' the saloon on the corner. "Because, if you ain't," says he, "you'd better move on. Your yellin' is disturbin' the passengers on the El."

"See here, mister," cuts in Abe, "where's Fulton Market?"

The officer told him. He turns to me. "I'm goin down to that market," he says. "You can go where you stubborn please. I'll meet you right here at twelve—noontime," he says. Off he went and I didn't shed no tears. My nerves was gettin' frazzled and my throat needed a rest. I sot sail on my own hook, for I had an idee that I believed had the Fulton-Hobnitzel notion beat a mile. I was goin' to No. —— Wall Street to hunt up Armstrong Courtney.

Armstrong Courtney? Oh, he was a young feller I'd met three summers afore at the Old Home House in Wellmouth. He hired my boat most every pleasant day and him and me got to be great friends. The last words he said when he went away was for me to be sure and hunt him up if ever I got to New York. "Here's my card," says he, handin' it over. "I'm out of college now and goin' into business with the governor." I thought fust he meant the governor of New York and was set back consider'ble at the grandeur of it; but it seems 'twas his dad he was referrin' to.

"Come any day or night, Cap'n Sol," says he, "and, if I'm alive, you'll find me ready to do my best to square some of the good times you've given me."

No.—— Wall Street was a buildin' a mile high and a foot thick—seemed so. The Courtney offices was away up at the top of it and they fired you up in an elevator that got there about the time it started. I could feel my feet comin' to meet my chin and begun to be afraid my shoestrings would get tangled in my whiskers. But they didn't, and when, after passin' the countersign with ha'f a dozen office boys and stewards and understrappers, I really got into where young Courtney was, he was as tickled to see me as if I hadn't been just common folks. He shook hands with me, grabbed off my hat, hauled me into a varnished hardwood chair, got out the ten-cent cigars, and we commenced to talk.

After I'd told him about how everything and everybody was down home he wanted to know about my comin' to New York. When I mentioned Abinadab he commenced to laugh, and by the time I'd got through with the fishman part of the yarn he was roarin' like a good one.

"Ho-ho!" says he. "That's bully! That's great! This Bassett must be a card. Don't think I ever met him—did I? Don't remember it if I did."

"Then you never did," I says. "Abe's one of them things you can't forget. But say, Armstrong, this catechism's been all on one side so fur. How are you, yourself? How are you gettin' on? And how's business going with you?"

His laugh stopped short and he scowled and looked out of the window. "Business is all right," he says, short.

"But you ain't, hey? You look hearty, land knows!" I says.

"I'm well enough. Never was more fit physically in my life. I'm—well—I'm worried; that's all."

"Nobody else sick?—dad, nor none of your folks?"

"No."

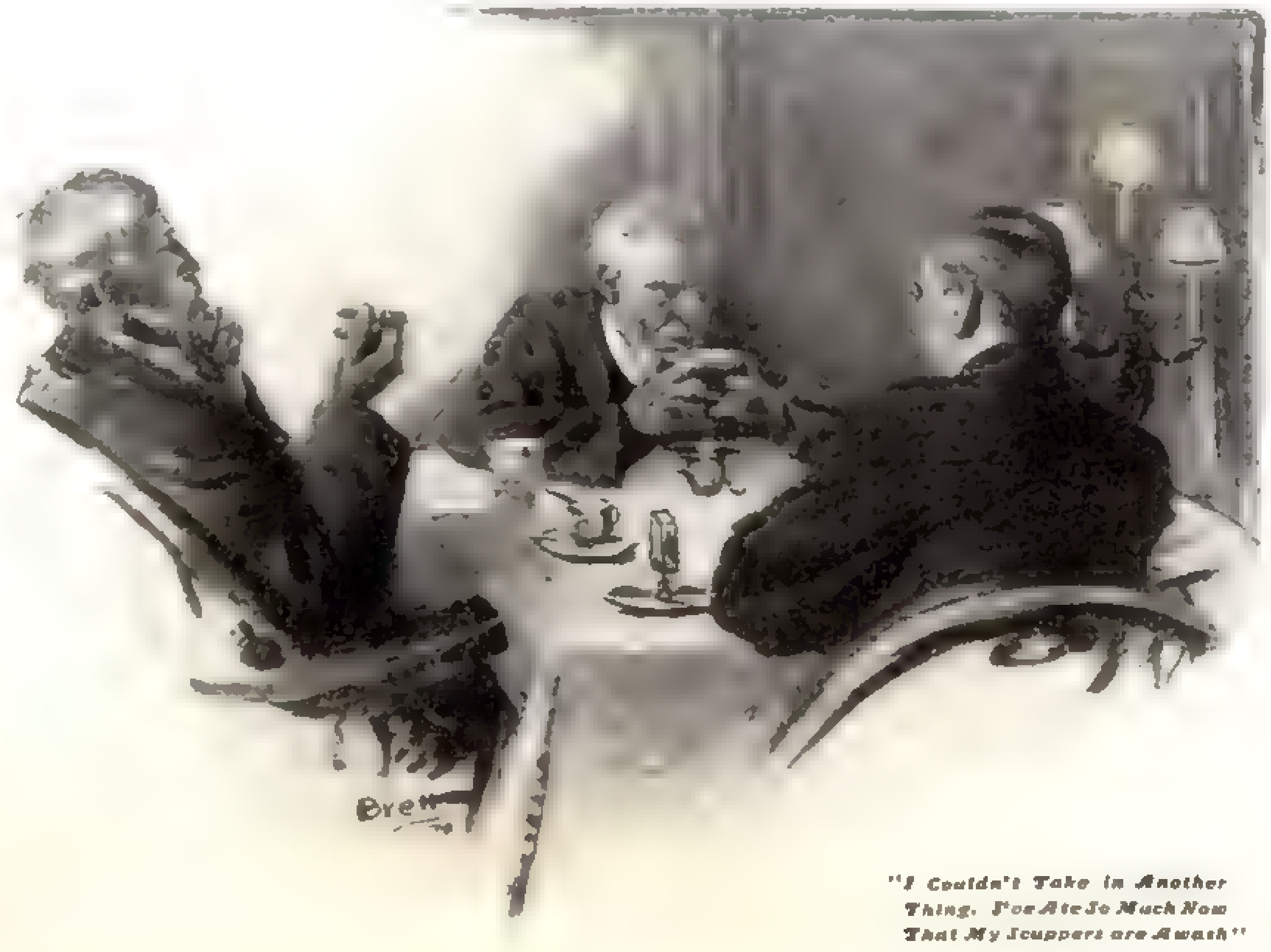
"Humph! How's Edna Haynes these days?"

He jumped and swung round in his patent chair as if 'twas a top and I'd pulled the string.

"For Heaven's sake!" he sings out. "Are you a mind reader?"

"Nary a one. But, when you cut out business and sickness, there's only one thing left to worry a two-hundred-pound six-foot male critter of your age—that's a female. How is Edna? I always liked her."

And I always did, for a fact. She was



"I Couldn't Take in Another Thing. I've Ate So Much Now That My Scuppers are Awash" one of a crowd of college girls that had a camp down nigh Wellmouth the summer that Courtney was there. 'Twas a sort of outdoor school, that camp was, and the teacher that skippered it was the sourest old maid that ever was. But the teacher didn't count. The girls did, especially the Haynes one. She was as pretty and sweet as a cherry-blossom on May Day, and the males at the hotel—no age or weight barred—was crazy about her. The only one of the lot she'd look at was Armstrong Courtney, and when the season was over I was sartin as could be that them two would make a match. Fact, I'd been expectin' wedding cards ever since, for the pair of 'em was chums of mine, as you might say, and I knew they wouldn't forget old Cap'n Sol when it come to settin' matrimony signals.

So that's why I asked Armstrong about Edna. And he couldn't seem to get over my askin'. Seemed to cal'late 'twas a sort of miracle, instead of the most natural thing in the world.

"Mind reader or not," says he, "you've guessed it, first crack out of the box."

"She ain't given you the go-by, has she?" I asked. "I give her credit for more sense'n that."

He fired up and swore she was the most sensible girl on earth. I made some other remark and he answered back; and—whether 'twas 'cause I asked so many questions about what wa'n't none of my affairs, or whether he'd reached the point where he must talk to somebody, I don't know—anyhow, he told me the whole yarn.

Seems him and Edna wa'n't never engaged nor nothin' like that, but they liked each other mighty well and, after she'd gone back to her college and he to his dad's office, they wrote letters back and forth for quite a spell. Then Edna's uncle, who was bringin' her up—she bein' an orphan—died and her aunt sent for her to come out to Dawkesboro, Indiana, and live with her.

"Dawkesboro?" says I, thinkin' out loud. "Where have I heard of Dawkesboro afore? Seems familiar enough; seems as if it had been in my mouth so often I could almost taste it."

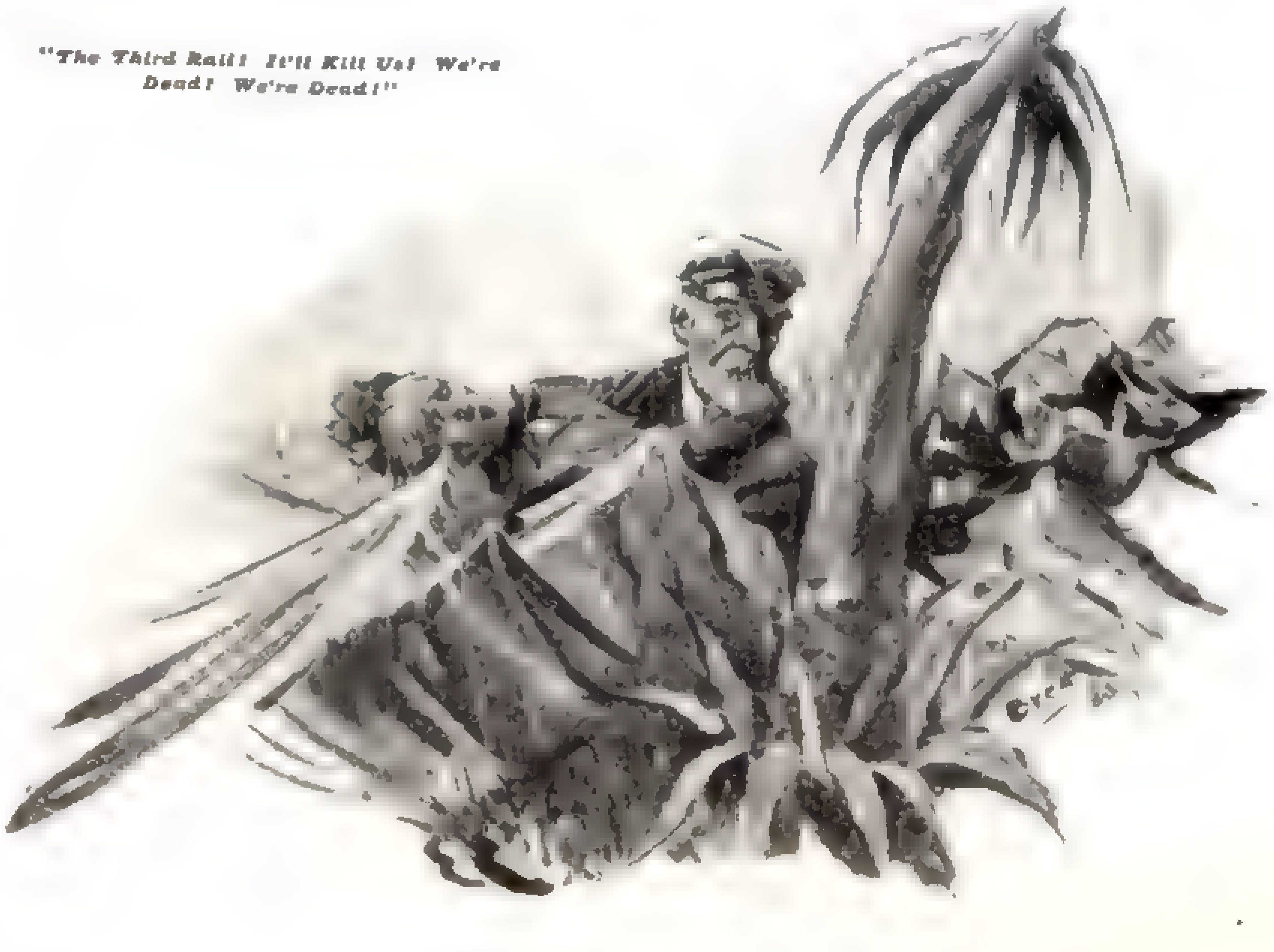
"Wouldn't wonder if you could," he says. "'Dawkesboro Tomato Ketchup—the Kind Grandma Made.' 'Dawkesboro Mixed Pickles—Pass 'em Again.' 'Dawkesboro Onion Relish ——'"

"'Get the flavor,' says I, rememberin' my part of the advertisin'. "Sartin sure! Yes, yes! 'Works at Dawkesboro, Indiana.' Was this uncle the—the ——"

"He was the whole works. 'Joshua G. Haynes, President.' Wuth a million, they say. Well, after he died and Edna went to live with her aunt, I got only two letters from her. The second was in answer to at least six from me. It was short and to the point. 'Auntie does not approve of my correspondin' with young men. She has been so kind to me that I cannot act contrary to her wishes. Goodby!' That was all; but it was enough, thank you. I pitched into business and tried to forget everything. I thought I had succeeded until a week ago."

He stopped short. I waited another week—seemed so—and then I says: "Well, what happened a week ago? Needn't tell me unless you want to; but if you don't I'm likely to die of ingrowin' curiosity."

He smiled lopsided. "Oh, I'll tell you," he says. "You were my father-confessor down there at the Cape and you may as well hear the rest of the 'revoltin' details.'"



"The Third Rail! It'll Kill Us! We're Dead! We're Dead!"

I don't know what he meant by "revoltin' details," but what he told me amounted to this: The week afore I dropped in at that office he'd met the Haynes girl again right there in New York. She was in a carriage outside a store on Fifth Avenue. Her aunt was in the store doin' some shoppin'. I jedged from Armstrong's remarks that he was consider'ble shook up to meet Edna and that she was some shook up to meet him. But what she told him and what he found out afterward shook him still more. Seems she and Auntie had spent the summer at Saratoga, and the combination of Edna's face and the Haynes bank account made friends for 'em right away. Amongst the said friends was a young male specimen ticketed with the five fathom name of Schuyler Van Courtlandt. His ma was with him. The two of 'em took the Hayneses under their wings and the upshot of it was that Auntie and Edna had come back with 'em to New York and was stoppin' at the Saint Coupon Hotel.

"I see," says I. "It's this Schuyler thing that's troublin' you."

He nodded, gloomy.

"Well," I says, "I should think you had the inside course in that race. Edna used to like you mighty well. She never seemed to be a weather-vane sort of girl. I'd be willin' to bet my small change that the likin' ain't wore off. This Van Somethin' or Other may have some start just now, but he's handicapped by that summer at Wellmouth. In a little while you ought to have him hull down. Auntie may not be showin' your colors, but her niece is; and in a month or so you ——"

He slapped his hand down on the desk. "Month!" he sings out. "Sol, all I ask for is half an hour. If I could see Edna alone—all alone—for twenty minutes I believe she would say yes to me. And if she once said it her aunt and Van—yes, and, what's much more important, Mrs. Van, senior—could go hang! The poor girl is almost crazy among the lot of them. She hinted as much that day in the carriage. If I could only see her alone for a little while—a little while, just now—I'm dead sure it would be fixed up all right."

"Then, for the land sakes, why don't you?" I asked. "They're goin' to stay in the city for a week or two, ain't they?"

"They are not. Auntie has accepted an invitation to go for a three months' cruise in the West Indies on the Van Courtlandt yacht. If I don't speak to Edna before she goes on that cruise it will be all up with me. And they sail day after tomorrow."

Seems he'd done his best. He'd called at the Saint Coupon no less than three times. Twice the Hayneses was out and t'other time the Vans was there. He was goin' to try again that very evenin', but 'twas a forlorn hope. He was 'most crazy. I was sorry enough for him.

"Don't give up the ship," says I, "while she's on top of water. Auntie Pickle seems to cut consider'ble figger in this game. What's she like?"

He grinned in spite of his mournfulness.

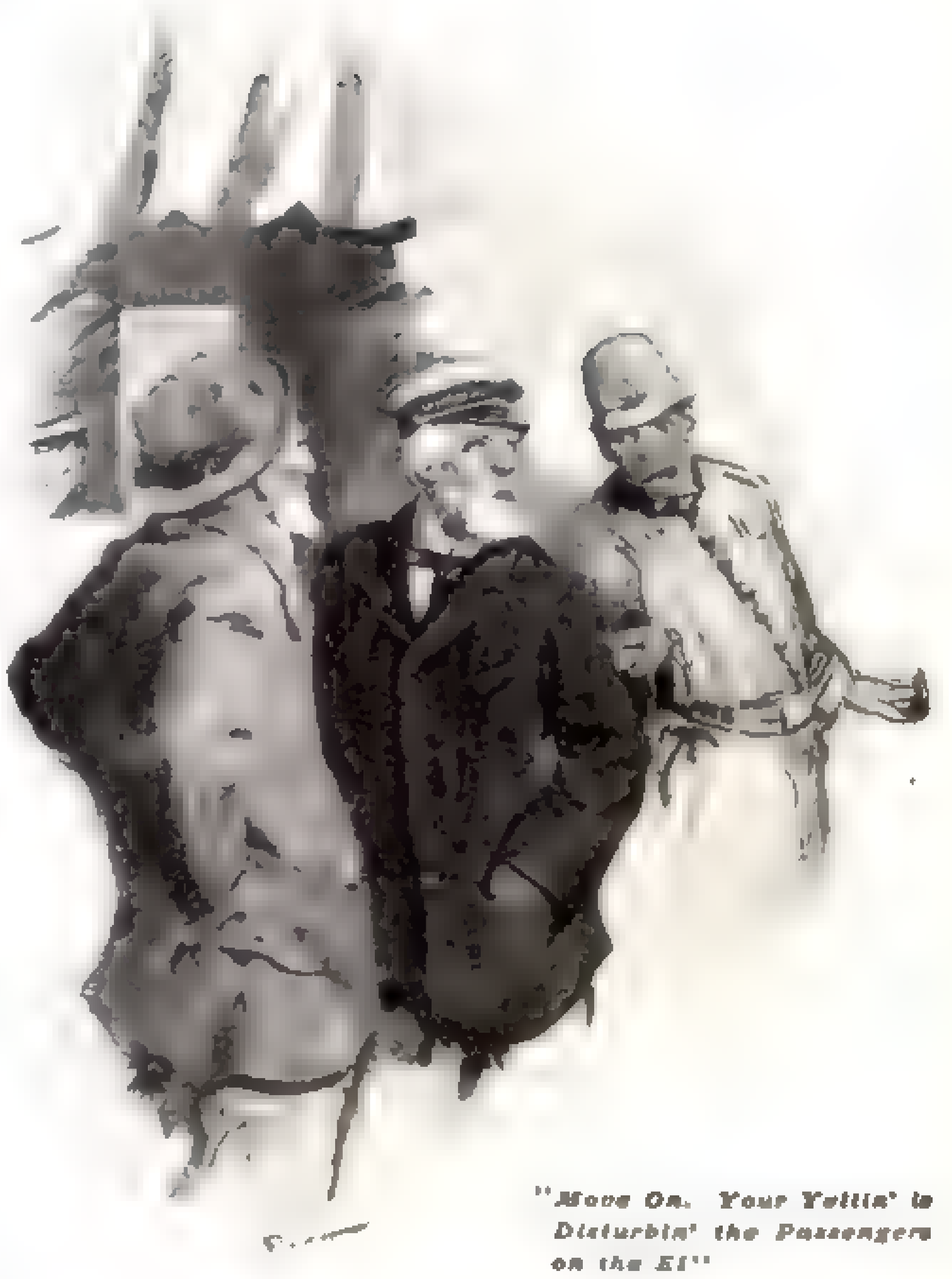
"She's a pickle, all right," he says. "She's never been East before this trip and has never been on board a boat of any kind. The evenin' when I called she asked me forty dozen questions about sailboats and yachts and seasickness. If she thought she would be seasick, she said, she should stay on shore. But Mr. Van Courtlandt had assured her she wouldn't be."

"Humph! Son Schuyler is somethin' of a bad prophet, if you ask me," I says. "Hope you told her so."

"I don't know what I told her. I was watching young Van and Edna all the time and wasn't responsible. But the old lady is queer—nobody's fool, you understand, but odd, and as country as—as ——"

"As I be, hey? That's all right; wait till you see Abinadab."

He put back his head and laughed till it done me good to hear him. "That wasn't what I meant, Cap'n Sol," he says, "and you know it. But I want to see Abinadab and I'm goin' to. Michael"—to the office boy—"I shall be away for the rest of the day. Now, Sol, I'm at your disposal. Come along! We'll find your friend, have lunch and spend the afternoon anywhere you like. Yes. Yes! Shut up and come along! For Heaven's sake, man, can't you see I'm dying to do somethin' besides think?"



"Move On. Your Yellin' is Disturbin' the Passengers on the El"

So we went in one of them automobile hired carriages. We found Abe standin' outside the hotel, waitin'. He had a face on him sour as a cranberry pie.

"Find your fish antique?" I asks, cheerful.

"Naw!" he snaps. "He wa'n't there."

"That's surprisin'. Maybe we'd better try the Old Men's Home, hey? Or the cemetery? You know I said ——"

"You go to the everlastin' blazes!" he snarls.

I shook my head. "No," I says; "I sha'n't go there, even to find Mr. Hobnitzel. 'Did you get the address from his heirs or who?"

Well, he was mighty mad, but when I introduced young Courtney and he found we was invited to a free lunch, and goin' in an automobile, he chirked up. And that lunch made him more cheerful than ever. We had everything to eat you could think of and a lot you couldn't. When we got to the hot coffee and cigars part Courtney made a suggestion.

"Sol," he says, "I've been thinkin'. The season is almost over, but not quite, and it's a bully afternoon. Suppose we take in Coney Island."

Abe looked over the sasser of coffee that he was blowin' to cool it, fetched a sigh and says, regretful: "I'm sorry, Mr. Courtney, but I couldn't take in another thing. I've ate so much now that my scuppers are awash."

Courtney laughed and explained that Coney Island wa'n't nothin' to eat, but a place to go to. So, after Armstrong had paid the bill, we went out of the eatin'-house, walked up to the bridge and sot sail in an electric car. And an hour or so later we was at Coney Island, sure enough.

No use for me to try and tell you about that place. I couldn't if I tried. All I could think of was a million county fairs and cattle shows rolled into one. We wandered around and watched the folks in swimmin', and took in some of the picture shows, and had our fortunes told—and I don't know what-not. At last, about four o'clock, we went in through a gorgeous gilt kind of arch-like, with gilt women in gilt chariots takin' gilt tickets, and Courtney says we're in Sunshine Park, or some such name.

'Twas a monstrous place, chock-full of lunatics. At least I jedged they was crazy or in their second childhood by the things they was doin'. Bumpin' downhill in big tubs, or ridin' on wooden horses, or spinnin' round on wheels. One contraption was labeled the Bamboo Slide, and Courtney asked if we didn't want to try it. You should have seen Abe's face!

"Do you s'pose," he sputters, "that I'm goin' to set down on a suit of clothes that cost

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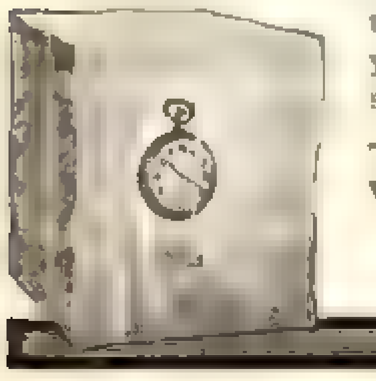

The South Bend Watch Company

Dept. 2
South Bend, Indiana

(5)

me most fifteen dollars and wear 'em out slidin' down a greased trough like a youngone on a cellar door? And pay for doin' it? My godfreys domino!"

He was disgusted enough and the heft of his conversation for the next half hour was grunts and snorts. But at last, just as it was gettin' toward dusk, we came to somethin' that interested him. 'Twas called The Dancin' Billows. There was a wharf, sort of, and an imitation sloop-rigged sailboat, and a long stretch of canvas waves reachin' off into the distance. For fifteen cents you could get into the boat and go rollin' and pitchin' out to the end of the waves and back. And there was painted icebergs and palm islands and such along the course. Courtney explained that the boat was run by electricity on a track, like a street car.

"There!" says Abinadab, grinnin' for the fust time since he sighted the Bamboo Slide; "that's somethin' like! There's some sense to that. Jerushy! look at her pitch! Just like comin' in over the shoals back home—hey, Sol?"

"Shall we risk a trip?" asks Courtney, his eyes twinklin'.

I was willin' and so was Abe, especial as Armstrong was payin' the fare. So when the craft made port, and the passengers got out, we got in. Then for quite a spell we set and waited while the feller at the wharf gate bellered invitations for more folks. Nobody come. You see, so Courtney said, 'twas late for the afternoon and early for evenin', and things was dull.

"That ain't all the reason neither," says I. "Notice how dark it's gettin' all of a sudden? There's a thundersquall comin', sure as fate. Hadn't we better stay on shore and hunt cover?"

But Abinadab wouldn't hear of wastin' the forty-five cents, and at last two women got aboard and the wharf man gave orders to cast off. The machinery commenced to buzz underneath and away we went, heavin' up on one side and squeakin' down on t'other, reg'lar as clockwork.

"How's the wind, Sol?" says Abe, lookin' up at the sail.

"About no'theast by sou'west, I should say," I told him. "Blowin' from all four corners with a flat calm on the side. But it don't make no diff'rence to this clipper, does it? Watch her round that iceberg!—tiller right amidships all the time. She takes a course by sense of smell, same as Obed Doane's horse used to get home from the billiard room the night afore the Fourth. Speakin' of dark, it's gettin' blacker every minute. Hey? Whew! Glory hallelujah!"

For all to once—pop! from one end of that Sunshine Park to the other blazed up millions of electric lamps—arches and wheels and slides and roofs and steeples all framed in fire. 'Twas like fairyland. I never expect to see anything like it again. And, not more than two seconds afterward, Armstrong Courtney, who had been laughin' at Abinadab and payin' precious little attention to any one else, jumped almost off the thwart he was settin' on and sings out: "Why! Why, Miss Haynes!"

As sure as I live and breathe, one of them two women settin' in the bows of that clockwork yacht was Edna! Miracles do happen sometimes and this was one of 'em.

Well, it didn't take long for Courtney to get to where she was. He took three steps down the cockpit of that rickety craft and was alongside of her—seemed so. Abe follered him and I follered Abe. Just as I done so a flash of lightnin' sizzled overhead and bumble-de-rum-tum! sounded a clap of thunder.

"Hi!" says I, turnin' to the feller in stage sailor clothes who was the make-believe skipper of the make-believe boat, "that storm's right on top of us. Can't you come about and make port, commodore?"

He growled out some sort of answer, somethin' about a weak current. I didn't understand it and on I went to where Abe and Courtney was shakin' hands with Edna.

She was surprised enough to see us, of course. After the handshakin' was over she introduced the woman with her as "My aunt, Mrs. Haynes."

"This is Cap'n Pratt," says she, "who used to take us sailin' at Cape Cod. You've heard me speak of him often, haven't you, Auntie?"

Maybe Auntie had, but she let it go at that. She reached out a tremblin' hand and caught hold of my arm.

"For mercy sakes," says she, "tell that man to stop and put us ashore. Tell him I say he must stop!"

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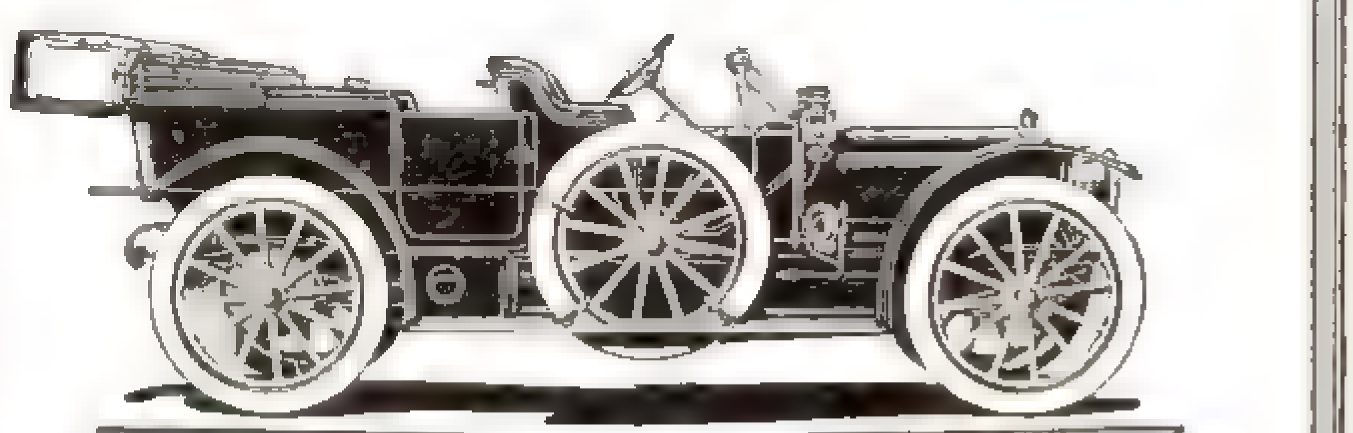
Rambler Motor Cars



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840 Broadway, New York

"Well, now, ma'am," says I, hesitatin', "it—that is, it'll be kind of hard for him to do that just yet. You see this ain't like common boats. It don't stop the same way."

"But you could stop it," she says. "You know all about all kinds of boats—Edna has told me so ever so many times. Tell him I want him to stop!"

Well, I had my orders. "Hi, there, admiral!" I sings out, "this lady wants you to stop the ship."

The sailor-clothes feller turned and looked at us. "Chee!" he says, out of the side of his mouth. "I guess I won't have to. Looks like it was going to stop itself. Somethin's wrong with the power."

And, now that I come to notice it, somethin' was wrong. We hadn't got as fur as the bend where the scenery ended and the track turned to head for the wharf, but the boat machine was goin' slower and slower. It hardly crawled.

Auntie Pickle kept on talkin'. Why had she been so foolish as to risk her life in a dreadful machine like this! Why had she and Edna ever come to the horrible place, anyhow? And so on. I wondered, myself, what brought 'em there, but I found out later on. They'd come in young Van Courtlandt's auto. Neither Auntie nor her niece had seen Coney and they thought 'twould be a nice way to spend the afternoon. Maybe 'twould, only Van had left his car outside Sunshine Park and his chauffeur had got into some trouble with the police about his license and had sent a distress call for his boss. While Van was away Auntie sees this Dancin' Billows thing, and nothin' would do but she must try it. 'Twould give her an idee of what their yachtin' cruise would be like.

As I say, I found all this out afterward. I was busy then. The old lady was gurglin' and gaspin' and wantin' to know why we didn't stop. She was a handful all to herself. I was so busy soothin' her that I couldn't notice what the rest of our crowd was doin'. Then I felt Armstrong Courtney's hand on my elbow and he whispered in my ear:

"Sol, can't you get ——"

He was interrupted. A mighty flash of lightnin' ripped the sky wide open; at the stern of it hanged a ferocious thunderclap; a small-sized typhoon of wind struck us with a whoop; the old clockwork hooker we was in give a final roll to port and stopped short—and down come the rain!

Likewise and moreover, every blessed electric light in Sunshine Park sputtered, got faint and went out!

The next two minutes was damp but excitin'. Amongst the rippin' of the lightnin' and the bangin' of the thunder and the sousin' of the rain I could hear Auntie's screeches for help! She was drownin'! Put her ashore! Put her ashore!

Well, every mortal thing has an end—even tempests like that. After a spell the rain begun to slack up and the storm to subside. It grew a little lighter and you could see plainer. Then, once more, Courtney gets his mouth to my ear.

"Sol," he whispers, so eager that his voice shook, "this is my chance—my chance with her—do you understand?"

For a second I couldn't think what he meant. Then I remembered our talk at the office that mornin'. He had been prayin' that he might have twenty minutes with Edna Haynes all alone.

"Yes, yes," I answers, eager. "I understand. Go ahead! I'll look out for Auntie. It's tough on me, but anything to help the cause of righteousness."

"Auntie be hanged!" he snarls between his teeth. "She's only one of the nuisances. For Heaven's sake get that Bassett hayseed out of the way!"

"Hey?" says I. "Abe? What's he ——"

Then I turned and looked. Abinadab Bassett was settin' close alongside of the Haynes girl, hangin' on to her hand and tellin' her not to worry, he'd look out for her—and all such tommy-rot. There's a certain kind of ancient male relic that gets soft-headed every time he's within hailin' distance of a pretty face. Abe was that sort of specimen.

"The old fool!" says I. "Shove him off the seat."

"He won't shove," says Courtney. "I think he's anchored; and every minute is precious."

Then I had one of them things they call an inspiration. I remembered that Abe's special pride was his knowin' all about boats. I walked over to the make-believe sailorman and says to him, under my breath:

"I want you to call that feller there," pointin' to Abe, "and keep him next to you till this bark reaches port again. Tell him you need expert, able-seaman help."

He looked where I was pointin'. "Him!" he snorts, contemptuous. "The old rube with the whiskers? Not so you'd notice it! Ain't I got troubles of my own?"

I reached into my pocket and got out the first bill I touched. 'Twas a two-dollar one, as it happened.

"Here," says I, puttin' it into his hand. "Maybe this'll soothe your sufferin's some. Never mind what he does, so he don't go nigh that girl again. Understand?"

He understood. He was cute, that feller, in his way. He walked across to where Abinadab had Edna in a clove hitch and says he:

"Cap'n, you're the only man that I can trust to help me with this boat. You're a salt-water wonder; I can see that. Will you give me your advice for a second or so?"

That sort of soft soap was too much for Abe, just as I knew it would be. He looked at the sailor and then at the girl.

"All right; all right," he says, gettin' up reluctant from the thwart. "I'll help you, bein' as you need it. Don't you fret yourself, Miss Edna. I'll be right here to look after you."

So he was out of the way and I jedged Courtney's chance had come. But it hadn't—not yet. Afore he could get to the spot Bassett had left, Auntie Pickle moved into it.

"Edna," says she, "don't leave me! Don't! We'll die together!"

I looked at her, then at Courtney and then out over the painted waves. Things was gettin' back to their normal basis. One by one—or dozen by dozen—the electric lights was poppin' up. On the make-believe wharf men was busy. But the Dancin' Billows wa'n't dancin' and the craft we was aboard of laid still as a lump of lead. There was time enough yet—if only —— And I had another inspiration, a desperate one.

"Mrs. Haynes," says I, turnin' to Auntie, who sat with her arms wrapped about her niece's neck, "would you like to be put ashore?"

She fairly choked in her hurry to answer.

"Would I?" she sings out. "Oh, indeed I would!"

"Then come here a minute," I says. "I've got an idee."

She came, and out of the tail of my eye I see Courtney slip into the place she'd left. I led her aft to the stern, where, stretchin' out behind us, was the long slit in the canvas water, indicatin' the track the shebang run on.

"Ma'am," says I, "you want to get ashore, you say?"

"Of course I do! You know I do!"

"Then I'll get you there or die atryin'."

"But how? How?"

I give one glance around. Abe and the sailorman was busy amidships. Courtney and Edna seemed to be busy for'ard.

"How?" says I, between my teeth. "Why, like this!"

And afore she cou'd say aye, yes or no, I grabbed that pickle woman up in my arms and jumped over the rail.

Don't ask me to tell you too much of what happened from then on. I've been tryin' to forget it ever since. "I'd figgered on a jump of about a foot—the wave scenery wa'n't more'n that below me; but there was an error in my calculations as our old schoolmaster used to say. Down I went to my waist, my heels fetchin' up on that iron track with a jolt that loosened every tooth I've got left.

I cal'lated Auntie Pickle was most as much shook up as I was—at any rate she was still for a few seconds; but behind me and overhead come a string of yells in four diff'rent voices. I didn't answer—you need breath to talk—but back along that track I wallowed, luggin' the pickle widow in my arms. The wharf looked a hundred miles off to me just then, but I'd got to make it somehow.

"Oh, Auntie! Oh, Auntie! where are you?" screamed Edna.

"Pratt! Pratt!—for Heaven's sake!" yelled Courtney.

"Sol, you divilish fool!" howled Abinadab Bassett.

I was five yards away by that time and I stopped long enough to send back just one hail.

"Armstrong Courtney," I roars, pantin', "stop your talkin' to me and attend to your own business. You know what you've got to do."

"Ah! Delicious!"

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And on I went, back toward home and mother. 'Twas slow progress, for that track was the unevenest walkin' that ever I tackled. It was high on one side and low on t'other, so's to make the boat roll, and I rolled likewise. Twice I stumbled and fell to my knees, my head goin' underneath the scenery, but I never dropped Auntie—not once. I couldn't if I'd wanted to, for she had a strangle-hold on my neck that nothin' short of an earthquake would have loosened. Likewise she screamed, on and on, indefinite and forever.

The electric lights was most all goin' now and the folks on the wharf could see us comin'. Not only see, but hear. That pickle widow never let up in her yells. The crowd on the wharf got bigger and bigger, and along the sides, wherever a human bein' could hang, they hung and stared. Likewise they too begun to yell. At last I caught what they was yellin'.

"Look out! Look out! You'll be killed! The power's comin' on! Look out for the third rail!"

Whew! I knew what a third rail was. I've read the newspapers for one thing and for another Courtney had explained that that clockwork boat got its goin' power from the third rail of the track it run on. For a jiffy my heart and the rest of me stood still. Then I fetched as long a breath as my passenger's death-grip would allow me, stepped sideways off that track and commenced to plow my way across lots, through them Dancin' Billows.

'Twas old canvas—that scenery—and rotten. Rip! rip! rip! I went, stumblin' and tearin' and plowin' on. I cut through them breakers like a hundred-horse-power launch and the wake I left never closed astern of me neither. I bumped into an iceberg and tore off enough to keep a boardin'-house cool all summer. And what I done to a palm island is heartrendin'.

Auntie furnished the music for the parade. She'd heard the warnin's from the pier, same as I had.

"The third rail!" she kept screamin'. "The third rail! It'll kill us! We're dead! We're dead!"

I'm long-sufferin', but I have got limits.

"Third rail be darned!" I gurgled over her thin wrists. "If you don't keep still I'll—by thunder, I'll set you on it!"

You fetch home sometime, even after a cruise round the world. I passed through the tropics and the arctic regions, but I made that wharf. The reception committee was waitin' for me. Headin' it was a red-faced critter, who turned out to be the manager of the Dancin' Billows, and a police officer.

"You blankety-blank outrage!"—or words to that effect—howls the manager man as they hauled us over the edge of the wharf. "I've got you now!"

"You have," says I, pantin'. "But I begun to think you never would."

"You've ruined fifty dollars' wuth of scenery," he goes on. "And you'll pay for it! Pay for it! Understand?"

"You're under arrest, the pair of yez," says the policeman.

Auntie Pickle didn't say nothin'; she'd fainted.

. . . .

For half an hour longer I set on that pier, undergoin' more or less admirin' and personal comments from a million men, women and children. Auntie revived pretty soon, and a swell-lookin' young chap, who seemed to know her, took her in charge. I happened to catch one remark she made to him and it done me good.

"Mr. Van Courtlandt," says she, "I'm sorry to seem disobligin', but I've had my experience and my warnin'. Edna and I must decline your invitation to go yachtin'. Never, never, never again will I set foot on any kind of a boat!"

She said I was a hero and had saved her life. Van Courtlandt—I'll say that much for him—squared things for me with the policeman. And by-and-by, when the power got goin' good, up to that make-believe wharf rocked and rolled that make-believe yacht.

Armstrong Courtney helped Edna ashore and then he grabbed me by the hand. His face was lit up so that it pretty nigh outblazed the electrics.

"Sol," he whispers in my ear, "it's all right! She's said it. How can I ever pay you?"

"Never mind payin' me," says I, pointin' to the manager of the Dancin' Billows. "He says I owe him fifty dollars. If you must pay somebody pay him."

Abinadab Bassett ain't forgive me to this day. He said I made a show of myself afore all them strangers, and worse'n moreover—he bein' in my company and everybody knowin' I was a friend of his—made him pretty nigh ridiculous.

"No, Abe," I says, "I ain't guilty of that. I never made you ridiculous."

"Then who on earth did if you didn't?" he wanted to know.

"Nobody—on earth," says I, solemn.

The Senator's Secretary

TEN years isn't much time in the life of a nation—even in the life of a nation so young as ours; but ten years has so completely recast the Senate of the United States that when the first session of the Sixty-second Congress opens there will be but a handful of men there who were there when the Fifty-sixth Congress expired, on March fourth, 1901.

Further, it is now becoming more apparent than in the weeks succeeding the last election that the Republicans, who have long had control, will control only by the narrowest margin and it may be will lose control altogether.

All that will be needed will be a deadlock or two in legislatures that are expected to return Republicans, or a few deaths among men who are at present in the service, and the Democrats will be in control. When it is reckoned that there have been five deaths in the Senate since adjournment last summer, and that there are now several men who are ill or feeble, this suggestion, although gruesome, is not improbable.

There are ninety-two Senators in the Senate as at present constituted. If Arizona and New Mexico are admitted the total will rise to ninety-six; but, leaving Arizona and New Mexico out of the reckoning, the Republicans in the Sixty-second Congress, if conditions remain as they are now, will have a majority of only nine. Counting all Insurgents and standpatters as Republicans, the present Republican majority in the Senate is twenty-two. Of course there are a number of Republican Senators who can be counted as regular party men only because they claim to belong to the Republican party—that is, the Insurgents refuse to act—when they do not want so to act—with the old crowd, the organization men; but, counting them all as Republicans, there is in the Senate an apparent majority at present of twenty-two.

Thus, when the Democratic legislatures have finished and the Democrats have made their gain of nine, the Republicans will be in control—which will be after March fourth next, when the new men come in—by only eight votes. A change of five votes and the Democrats will be in the majority. There are Democratic legislatures in New York, Maine, Nebraska, New Jersey, Ohio, Nevada, Kentucky and Montana; and, should anything happen to the Senators who will remain in the next Congress representing those states, Democratic successors would come in. The death of Senator Elkins, of West Virginia, is keenly felt, for the new legislature in West Virginia is Democratic and Senator Elkins, who would have served until 1913, will be succeeded by a Democrat—as will his colleague, Senator Scott, whose term expires on March fourth next.

When the inroads of death in the Senate during the past year are considered, and the fact is known that some of the men who remain are feeble and in ill health, the fears of the Republicans as to a continuance of their power are ominous. They were depending on a Republican Senate to counteract whatever tariff legislation the Democratic House may send over; but before they get a tariff bill they may be faced by an adverse majority and then the only reliance the sacred principle of Protection will have will be upon President Taft, who will continue in power until March fourth, 1913, at least, before which time there will be another Congressional election that will not only provide for the House of the Sixty-third Congress but will choose legislatures that will select the successors to the thirty-three Senators,

Yours for Savor

Yours truly
TRADE MARK
SOUPS

If you think you can resist temptation, just taste *Yours truly* Soups.

The delectable flavor simply will not let your appetite alone.

It has tempted every one who has tasted it—It will likewise tempt *you*.

The palatable "tang" invariably creates a genuine desire for a real hearty meal.

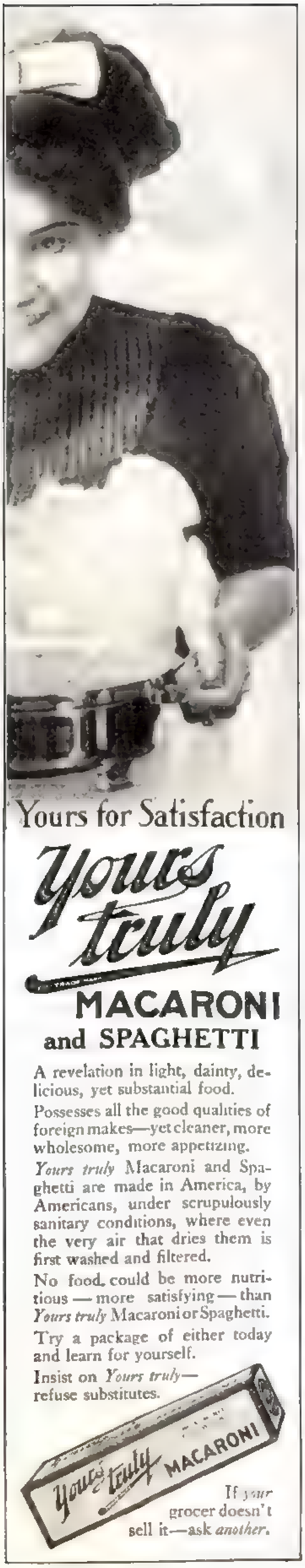
The delicate flavor makes *Yours truly* simply irresistible.

This new delight is the final result of fresh, pure materials deliciously prepared and blended by the world's greatest chefs.

So insist on *Yours truly* Soups—There are 12 varieties.

If your grocer doesn't sell them—It will be worth your while to go to one who *does*.

Yours truly
TO SOUP



Yours for Satisfaction

Yours truly

MACARONI
and SPAGHETTI

A revelation in light, dainty, delicious, yet substantial food.

Possesses all the good qualities of foreign makes—yet cleaner, more wholesome, more appetizing.

Yours truly Macaroni and Spaghetti are made in America, by Americans, under scrupulously sanitary conditions, where even the very air that dries them is first washed and filtered.

No food could be more nutritious — more satisfying — than *Yours truly* Macaroni or Spaghetti.

Try a package of either today and learn for yourself.

Insist on *Yours truly*—
refuse substitutes.

If *your* grocer doesn't sell it—ask *another*.

Democratic and Republican, whose terms expire coincidentally with the term of President Taft.

Then, too, it must be remembered that in this calculation of a majority of eight for the Republicans in the next Senate, or in the Senate for the Sixty-second Congress—the Senate being a continuing body—the Insurgents are all counted in. This means that Senators La Follette, Clapp, Cummins, Bristow and Poindexter, who will take his seat on March fourth next and who is as radical as any—to say nothing of the other, milder Insurgents—are classed as regular Republicans, which they are not; for, in case of a tariff discussion, for example, it is pretty certain that most of these men would stray a long way from the path laid out by the remnant of the Old Guard, who will try to preserve Protection.

Many of the Old Guard are going out, notably Aldrich and Hale, and with them such sturdy regulars as Burrows, Kean, Depew, Carter and Scott. Elkins is dead. This will leave of the Old Guard only Lodge—if he gets back—Warren, Crane, Perkins, Clark, of Wyoming, Penrose, Smoot, Cullom, Frye and Gallinger, with various lesser lights, not so many in number at that, who will perform on occasion as required. If the Old Guard were in any kind of luck at all there might be a hope that Senator Carter could get back from Montana through a deadlock among the numerous Democratic candidates, which would give the Old Guard a leader who is skilled in the science of legislation and its mechanics and who would be a great addition to that thinned body. However, the regulars are in poor luck, and the chance of the return of Senator Carter seems remote, although the majority against him in the Montana legislature is very small.

The passing of Aldrich and Hale and Carter and Kean and Burrows and Scott and the rest is merely in line with the tremendous change that has been going on in the Senate. Men do not last long at present in public life in the United States; nor, except in rare instances, do they live to any great age in public service. Of course Senator Morgan was very old when he died and so was Senator Pettus; but, by glancing at the list of the Forty-sixth Congress, it will be seen that, even in the last ten years, the Senate has been recast almost entirely—or, at least, to the extent of losing men who had been of prominence in the ten years previous—which recasting will be even more apparent when March fourth next comes, at the end of the decade, and Aldrich and Hale and the rest go out.

The Senate of Ten Years Ago

Ten years ago there were in the Senate Morgan and Pettus, of Alabama; Berry and Jones, of Arkansas; Wolcott and Teller, of Colorado; Orville H. Platt and General Hawley, of Connecticut; Clay, of Georgia; Shoup, of Idaho; Fairbanks, of Indiana; Gear—for a short time—and Dolliver and Allison, of Iowa; Harris, of Kansas; Lindsay, of Kentucky; Caffrey and McEnery, of Louisiana; Gorman, who was to come back later from Maryland, but died; McMillan, of Michigan; Hoar, of Massachusetts; Davis, of Minnesota; Thurston, of Nebraska; Jones and Stewart, of Nevada; Chandler, of New Hampshire; Platt, of New York; Foraker and Hanna, of Ohio; Turley and Bates, of Tennessee; Proctor, of Vermont; Daniel, of Virginia; Elkins, of West Virginia, and Spooner, of Wisconsin.

Those were the men who had most to do with legislation in the Senate, counting some few who still remain and those who will go out on March fourth next, for the twenty years previous to 1901. Fairbanks, Teller, Thurston, Jones, of Nevada, Chandler, Foraker, Spooner and possibly one or two others are still alive. The rest are dead, which shows how potent the fears of the remaining Republicans are when they think, perhaps, they may lose their slender majority in the next Senate.

Naturally the men who worked with or who watched the work of this great galaxy of statesmen are inclined to think there is a deterioration in the Senate and that there will be a greater deterioration. It may be true in individual instances. For example, it is unlikely another Orville H. Platt will soon develop, or another William B. Allison, or another George Frisbie Hoar, or another Dolliver. Still, there is no doubt that the new men who have come to the Senate of late years, and who will come after March fourth next, are nearer to the people. And it is true that the United States Senate will remain a most powerful institution—a little more radical, perhaps, than it has been in the past, but safe and sane enough for all practical purposes.

Washington, of course, is the greatest dinner-giving city in the country, for the reason that Washington has more people who can make dinners important than any other city in the country. One Cabinet member, or an ambassador, or a Justice of the Supreme Court, or a couple of Senators, makes a dinner important in other cities; while in Washington the expert dinner-givers use such distinguished guests largely as scenery.

There was a dinner a short time ago, given by Doctor Russell, of Saint Patrick's Cathedral, at the rectory, in honor of Cardinal Gibbons. It was not a large dinner, there being but seventy-five or eighty guests; but among those guests were the English Ambassador, the Austrian Ambassador, the Chief Justice of the United States and two associate justices, three Cabinet members, the Speaker of the House, the next Speaker of the House, several Senators, the Chinese Minister, twenty or thirty Representatives, and plenty of other people who would add luster to a dinner list anywhere, including a fair smattering of major-generals and rear-admirals.

Think of how a dinner with a guest list like that would be "played up" in the newspapers in other cities—even in self-satisfied New York; but Washington people took it as a matter of course. These big men went to greet the venerable prince of the church and a dozen of them spoke—and made good speeches too; which, even in dinner-giving Washington, is not universally the case.

The Derivation of Champ

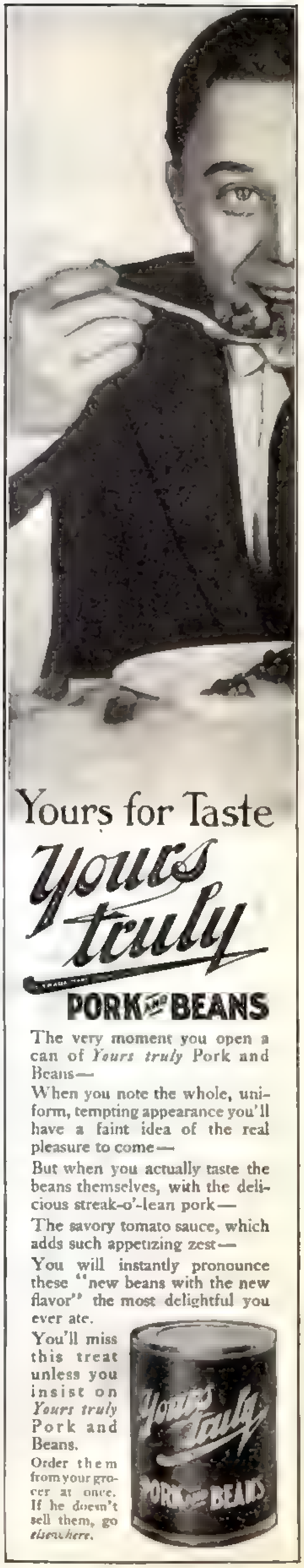
It was just about this time that the truth about Champ Clark's name was dug out of Clark. Champ will be the next Speaker. There is no longer any doubt of that; nor is there any doubt that, if the Republicans had to vote on the proposition—that is, if they were compelled to elect a Democrat—they would elect him, along with the Democratic brethren. The Austrian Ambassador, who was at the dinner to Cardinal Gibbons, spoke of this feature of American political life as one of the remarkable things he had observed in America. It seemed odd to Baron Hengelmuller von Hengervar that Americans can engage in such desperate struggles in Congress and be friends outside!

The popularity of Champ Clark is a notable example, as is the popularity of Uncle Joe; and, though Clark has been House leader for the Democrats and Uncle Joe has been Speaker, and they have had some pretty bitter struggles, they are close friends, just as John Sharp Williams, when he used to be Democratic floor leader, and Uncle Joe were chums. The rule that keeps up the good feeling in Washington is to go to it—tooth and nail—on the floor, but forget it outside.

But, returning to Champ Clark's name. It seems he was christened James Beauchamp Clark and that, when he grew up, he found there was a J. B. Clark on every polling list in the country and scores of them in every directory. He tried calling himself Beauchamp Clark, but nobody knew how to pronounce it—Beecham, you know; then he had a stroke of genius and trimmed the Beauchamp down to Champ, which individually distinguished him above and over all other Clarks. Meantime Champ is having a lot of fun. He isn't dodging the spotlight any—not a dodge—and he is making many new friends.

Also, it has leaked out that Secretary Charles Dyer Norton, who is guiding the destinies of President Taft, has cut loose entirely from his old job and is now in the statesman business for keeps. When Mr. Norton left his fifty-thousand-a-year insurance job in Chicago his employers held it open for him for a time, so he could make up his mind whether he wanted to continue in public life or go back to the fifty thousand. Of course public life got him. What are fifty thousand dollars to the broad glare that beats about a President! So he cut loose; and one of the newspaper boys in writing about it said: "The report is that he has surrendered his insurance job and has resolved to become a statesman pure and simple."

The ayes have it on both counts.



Yours for Taste

Yours truly

PORK and BEANS

The very moment you open a can of *Yours truly* Pork and Beans—

When you note the whole, uniform, tempting appearance you'll have a faint idea of the real pleasure to come—

But when you actually taste the beans themselves, with the delicious streak-o'-lean pork—

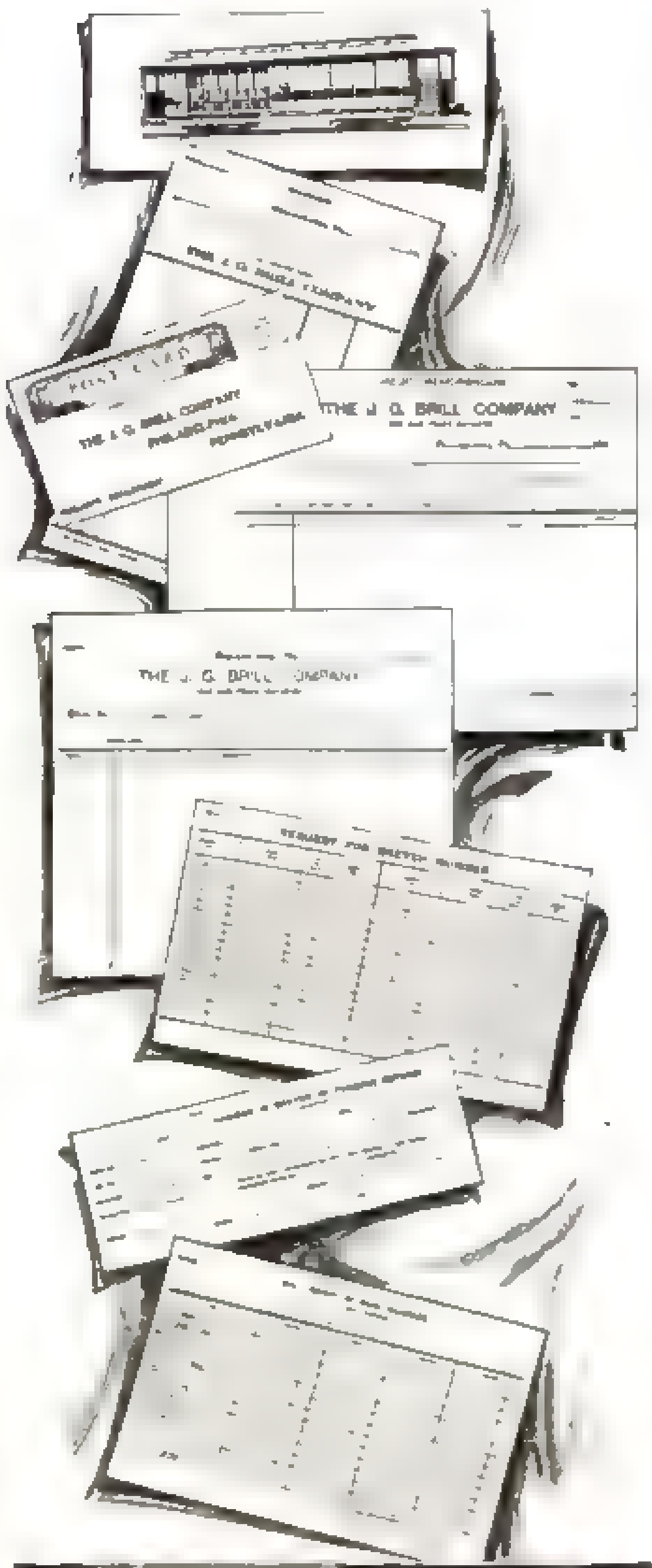
The savory tomato sauce, which adds such appetizing zest—

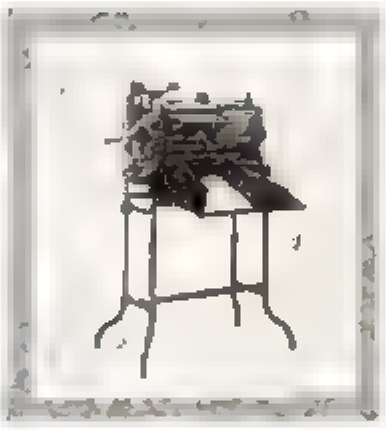
You will instantly pronounce these "new beans with the new flavor" the most delightful you ever ate.

You'll miss this treat unless you insist on *Yours truly* Pork and Beans.

Order them from your grocer at once. If he doesn't sell them, go *elsewhere*.

A few excellent examples of bill-heads, statements, post cards and system-forms printed on the Multigraph — with real printing-ink, and at a great saving:


POST CARD
THE J. G. BRILL COMPANY
PHILADELPHIA, PENNSYLVANIA
THE J. G. BRILL COMPANY
THE J. G. BRILL COMPANY



THE MULTIG

How it Incre
for Many Ma

How a Great Manufacturing Corporation Uses the Multigraph

THE J. G. Brill Company, of Philadelphia, is the largest manufacturer of electric street-cars and trucks in the world—and it profits by using the Multigraph.

One of the pictures below shows The Brill Company's Multigraph room and stationery store-room, in which the larger part of the stationery in view was multigraphed.

If you could only see the printing itself, instead of the reproductions shown here, you'd wonder that such high quality could come from a machine so simple, quick and inexpensive of operation.

The man responsible for this work is so enthusiastic over the Multigraph and its possibilities that he has been instrumental in the formation of a local association of Multigraph users, for the interchange of helpful ideas. He has been elected president; and a representative of the Fels Soap Company is the secretary.

What Other Manufacturers Say—Expressions Typical of Many

"The work the machine has been doing is very gratifying in every particular."

American Wood Working Machinery Co.,
Rochester, N. Y.

"We are very much pleased with our Multigraph as it is saving us money every day. We print most of our stationery now on this machine."

Columbus Iron Works Co.,
Columbus, Ga.

"Our Multigraph is giving us perfectly satisfactory service. We are using it for printing as well as typewriting, and the printing-results are entirely suitable for our regular requirements."

The Seabury Live Stock Spraying Machine and Mfg. Company,
Denver, Colorado

"We wish to express to you our high appreciation of the Multigraph that we have in use in our office. We have tried in the past nearly all of the imprinting machines that have been devised but none of them did the work of a satisfactory character. We believe, however, that there is nothing to be wanted since we have installed the Multigraph."

Phillips & Buttorff Mfg. Co.,
Nashville, Tenn.

"We have had one of your machines in constant use in our office for some two months and can cheerfully say that same has given perfect satisfaction [illegible] as represented to be. We have found that it [illegible] *money and time* [illegible] users to us. . . . . We might also add that the machine, although in use a short time, has practically paid for itself."

Grabowsky Power Wagon Co.,
Detroit, Mich.

"Our Multigraph is giving us satisfactory service in every respect. We have used it [illegible] more than we were led to believe when we bought it. We use the machine every day and would not know how to get along without it."

The Shredded Wheat Co.,
Niagara Falls, N. Y.

THE Multigraph can
many manufacturers
in which we all need

Increasing the sal
Reducing the exp
Reducing the cost

It is a handy office-app
more space than the averag
its dual capacity as a multip
rotary printing-press it re

How It Increases Sales:

It produces direct mail advertising (either typewritten or printed) to present and prospective customers; ginger-talks to the selling-force; more prompt and timely issuance of notices and revised lists to the trade; clever and effective monthly or weekly house-organs. All of these aggressive selling-helps are within any manufacturer's reach. They can be used more freely by the aid of the Multigraph because the cost is less than by any other means. You can either do more such work than ever before, at the same cost—or as much as you are now doing, at less cost.

How It Reduces Selling-Expense:

It saves 25% to 75% of the average annual cost of printing letter-heads, bill-heads, statements, envelopes, system-forms and other printed stationery. It makes similar savings on many direct, convincing advertising-features.

THAT the Multigraph will ma
manufacturers has been pr
many varying conditions of prod
of business. The instances in t
tisement are typical of what *you* c

Write today for a copy of "More Profit with the Multigraph."

It explains the simplicity of Multigraph construction and operation, and is in itself an example of the beautiful color-printing that can be turned out on the Multigraph. With it, if you are in an executive position, we shall be glad to send some more definite suggestions that apply directly to your business as a manufacturer.

THE AMERICAN MULT
Executive Offices and Factory, 18

BRANCH OFFICES: [illegible] Cal., Scranton, Pa., Seattle, Wash., Springfield, Ill., St. [illegible] Wheeling, W. Va., Wichita, Kans. - Winnipeg, Man.

European Representatives: **The International Multi**

GRAPH

ases Profits
nufacturers

help *you*, as it is helping
, in the three directions
help the most:

es;
ense of selling;
of production.

pliance that occupies no
ge typewriter-desk; yet in
ple typewriter and a rapid
ally does those things.

At trifling expense you can produce many report-blanks and other forms for watching and controlling expense—forms you might never use without the inexpensive, timely and convenient aid of the Multigraph.

How It Decreases Cost of Production:

By saving 25% to 75% of the average annual printing-cost it lowers overhead expense for the great numbers of time-cards, report-blanks, requisition-forms and other factory stationery. It makes the factory-organization more efficient by the use of special report and statistical forms that you might not otherwise use, and by weekly or monthly bulletins or letters to "the men behind the machines," thus creating in them a keener interest and closer co-operation.

You can add to your saving by using the Universal Folding Machine for office use. It makes all customary folds in letters, circulars, booklets, and the like, at a cost of [illegible] a thousand, as against printers', binders' or hand-folding cost of 10c to 45c.

ke money and save money for
oved time and again, under
uct, distribution, and volume
e outer panels of this adver-
could do with the Multigraph.

You can't buy a Multigraph unless you need it.

One of our skilled representatives will gladly investigate your business to determine whether you have a profitable use for the Multigraph. But before we shall be willing to sell you one, his report must prove to our satisfaction, as his demonstration must to yours, that you really need the Multigraph.

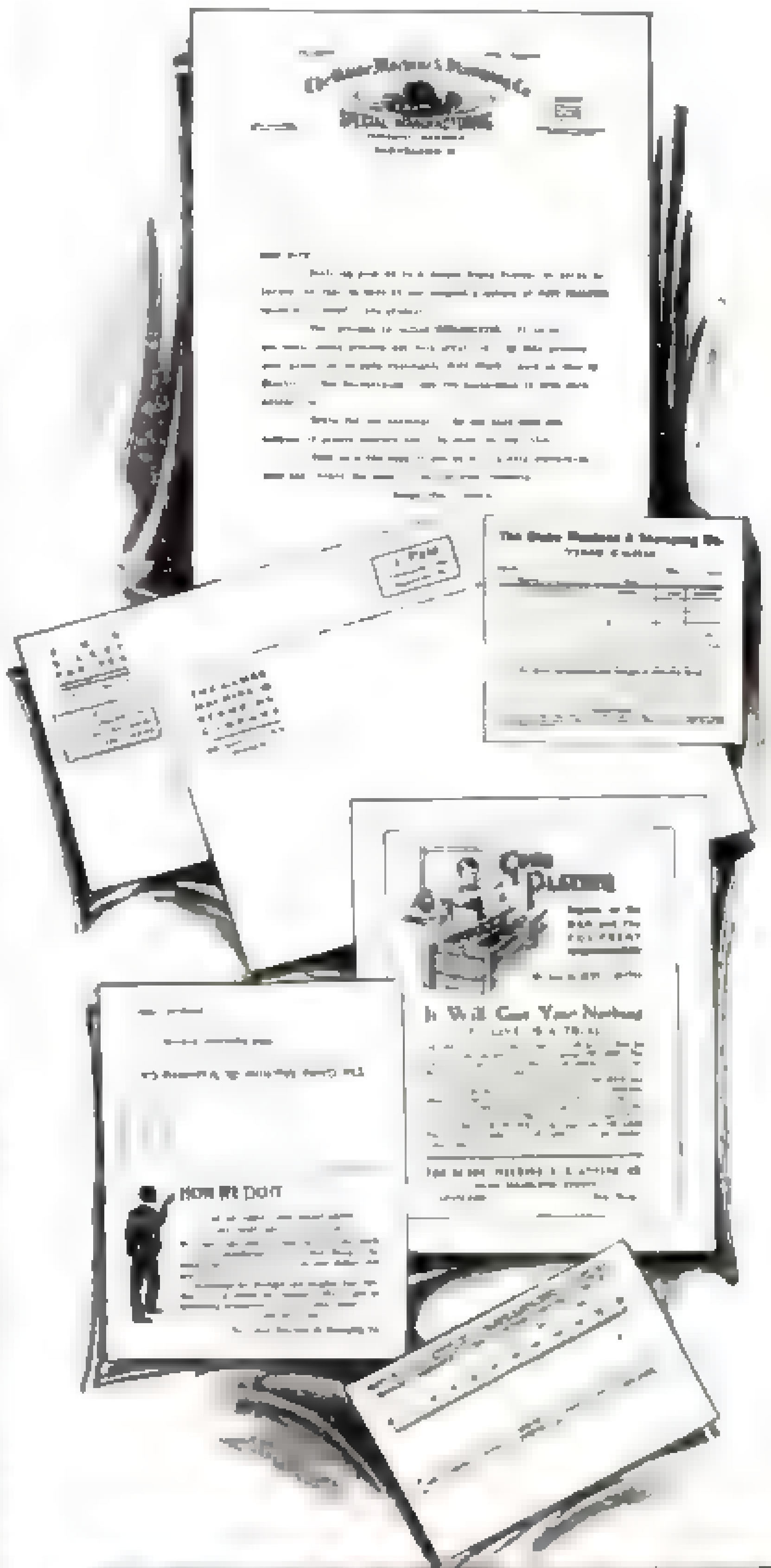
IGRAPH SALES CO.
0 E. 40th St., Cleveland, Ohio

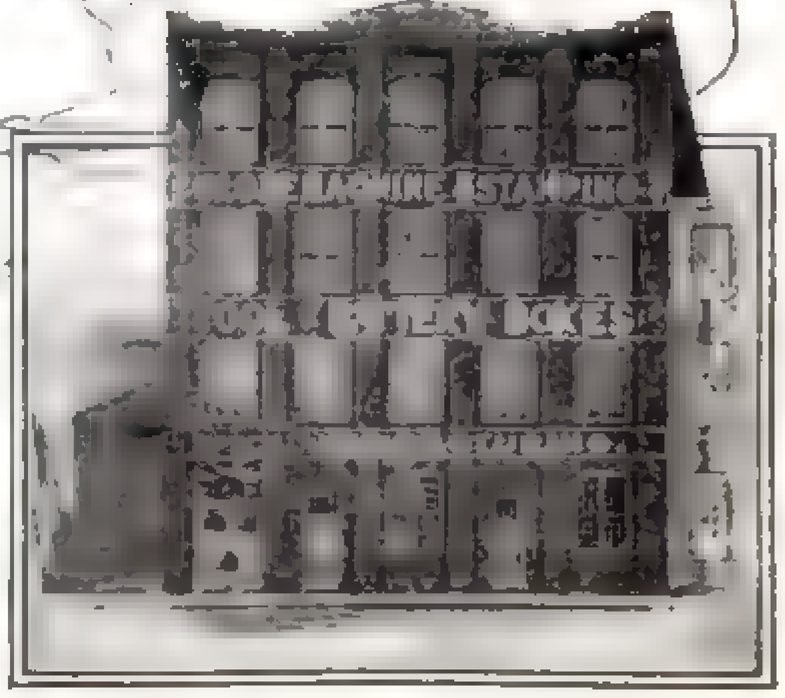
Baltimore, Md.; Birmingham, Ala.; Boston, Mass.; Brooklyn, N. Y.
las, Tex.; Denver, Colo.; Des Moines, Ia.; Detroit, Mich. [illegible]
Mo.; Los Angeles, Cal.; Memphis, Tenn.; Mil[illegible]
New Orleans, La.; New York City; Oakland, Cal.; [illegible]
Rochester, N. Y.; Salt Lake City, Utah; San Antonio, Tex. [illegible]
Y. Toronto, [illegible]

aph Co., 79 Queen Street, London, E. C., England.

This is the second of a series of advertisements dealing with the application of the Multigraph to various lines of endeavor. The first dealt with retail stores. Don't wait for future advertisements before investigating the Multigraph for your own use.

Samples of a small manufacturer's advertising, stationery and system-forms printed and typewritten on the Multigraph—at small cost, and most creditably:





How a Small Manufacturing Corporation Uses the Multigraph

THE Globe Machine and Stamping Company, of Cleveland, is a comparatively small but live concern whose energies are devoted to specialty manufacturing—and it profits by using the Multigraph.

As you will see from the specimens reproduced, this company uses the Multigraph to make money by producing business-getting typewritten letters and printed advertising; and to save money by printing stationery and office and factory-forms at less than printers' charges.

How it uses the Multigraph as an aid to administration is explained in the following recent letter from its secretary:

"We look upon the Multigraph as a device that will do almost anything we tell it to, if we tell it—and nothing if we do not. In other words, the value of a Multigraph to any concern depends entirely upon the brains of the man who owns it. A man who thinks as a habit can find a new use for his Multigraph every day—the man who does not think will always wonder why he bought it.

"In this institution, we buy things to use; and having bought a Multigraph we made it a habit to decide, each time we need printed matter of any kind, whether we could not print it ourselves. Shop forms, [illegible] postal card and other follow-up matter, form letters with and without cuts, circulars, and such things naturally suggest themselves as proper matter for multigraphing.

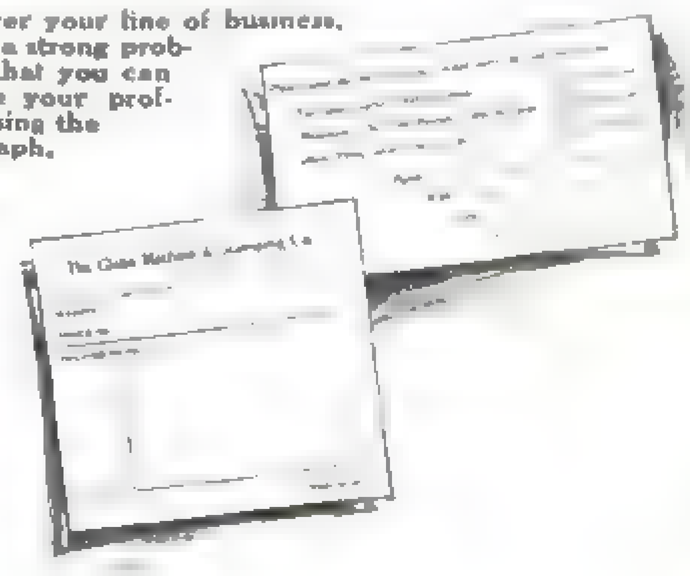
"The Multigraph enables a small firm to print as it needs scores of pieces that would otherwise have to be bought in large quantities. For instance, envelopes—if you have the electrotype you can always get printed envelopes in an hour or two and replenish a stock that has been allowed to run out unnoticed. [illegible] and money made possible on one item.

"But it seems to us that the great advantage of the Multigraph for a small concern is in the fact that if it has a Multigraph and [illegible] make forms for shop [illegible] suggests [illegible] experiences [illegible] applied because they can be applied readily. It is [illegible] to delay and forget unless the means of action are on the spot.

"The value of a Multigraph to a small concern is in the fact that it [illegible] communication between men [illegible] the small concern, and makes [illegible]. A form letter to meet an emergency [illegible] are made possible by the Multigraph. Its possibilities are so endless that the task of merely suggesting them by concrete instances brings us back forcibly to the thought we started with.

"You can think of a new use every day for years—but you have got to be able to think."

Whatever your line of business, there is a strong probability that you can increase your profits by using the Multigraph.



THE HIGH HAND

(Continued from Page 19)

throng, a mob—swarming up the hill toward the capitol. Blue-coated policemen struggled vainly here and there to restrain them. . . . Franques was staring at Jim Warren glassily. . . .

"He will be here in a few minutes," he repeated dully.

"Who will be here?" Jim Warren demanded sharply.

"Lewis, sir," was the reply. "He's been avoiding me; I haven't been able to get to him; he's afraid of me. So last night I wrote him a note, sir, asking him to come here at eleven o'clock; and I signed your name to it. He thinks he can make a deal with you. He wouldn't have come otherwise." He laughed vacantly.

"Signed my name to it?" Jim Warren repeated in bewilderment. "What for? What are you driving at? Why do you want him here?"

. . . The mob was just outside, underneath the windows of the capitol, bawling imprecations, jeering, hooting. Now and then, rhythmically from a thousand throats, came the cry: "Clean the capitol!" Again Jim Warren glanced out of the window anxiously, with apprehension on his freckled face. . . .

"Why did you want Lewis here?" He had turned upon Franques.

"I'm going to kill him, sir," said Franques simply.

"Franques!" Jim Warren seized this man who was growing old, going mad here before his very eyes. "Franques! What's the matter with you? Are you crazy?"

"I'm going to kill him!" Franques repeated.

. . . The incoherent roar of the mob chorused individual names now. "Lewis!" Repeated a dozen times, it came hurtling through the windows. "Tyson!" and "Dalrymple!" and "Hall!" and the rest of them. Smouldering anger had burst into flame. Here was outraged decency bent upon destruction.

The door opened suddenly and Lewis, white-faced, stepped into the room. Franques saw him and laughed outright. His right hand darted to his hip pocket and Jim Warren caught the glint of a nickeled revolver as it was raised again. He brought one clenched fist down in a sweeping, smashing blow. It caught Franques' wrist and the revolver clattered on the floor. Jim Warren picked it up. Lewis, motionless, pallid, was merely looking on.

"Franques, don't make a fool of yourself!" Jim Warren said, not unkindly. "You're not well."

Franques was staring down at his limp right hand.

"I think you've broken my wrist, sir," he said.

Suddenly his face went white beneath its swarthiness; he reeled and collapsed. Jim Warren gathered him up as he would a child and laid him upon the couch. Again the door opened and an excited messenger from the chamber thrust in his head.

"The speaker wants you in the House at once, sir," he said to Jim Warren.

Jim Warren nodded; the messenger vanished as swiftly as he had come.

"Lewis," and Jim Warren's voice was one of quick command, "when I go out of this room lock the door behind me. Don't let any one enter in my absence; and if you love yourself don't show your face at either of those windows. They're mad with anger out there. They want you. What they would do to you, you can guess. I'll try to disperse the crowd. When they have gone—all of 'em—you may unlock the door and go. And see that Franques gets out all right. That's all."

Jim Warren ran lightly along the hall toward the chamber. As he entered, Dalrymple's voice came shrilly above the hubbub of the mob.

"The governor should call out the troops!" he shouted. "It's revolution. Our lives are not safe!"

"It's the protest of honesty against the damnable crookedness of men of your type!" Jim Warren shouted from the center of the floor. He turned to the speaker: "I am informed, sir," he said in quite another tone, "that you want me."

"This mob," and Tillinghast waved a hand toward the outside—"they're threatening violence. You are responsible for this. Can you stop it?"

"Thank God, I am responsible for it!" retorted Jim Warren.

He strode down the aisle, through a window and out upon the balcony overlooking the crowd. The jeering became a cheering, a rolling wave of approbation. Jim Warren, quizzical of eye and with that whimsical grin upon his lips, stepped to the front of the balcony and lifted his hand. Instantly there was silence, broken by a voice he knew:

"Oh, you Jim Warren! You went to 'em, didn't you, boy?"

"Hello, Bob Allaire!" Jim Warren called.

There was a roar of laughter. When it had subsided anger had passed; there remained only a crowd of a thousand or more men, smiling and expectant.

"Now, boys," said Jim Warren quietly, "we appreciate this little visit, but you're interfering with the business of the capitol. We're not going to do anything foolish, but we're all going home to dinner, aren't we? Take my word for it—there won't be any more crooks up here for three years to come, because I'm going to be the next governor of this state. Am I?"

"You are!" It was a mighty bellowing and it went ringing down the streets for ten minutes, as the crowd dispersed.

XXVII

FROM his eerie office, overlooking the city of New York, Mr. Pointer loosed the terse command of the combined interests: "Smash Jim Warren!" In the solitude of his apartments in the city of Sandringham Lewis pondered that deeply for forty-eight hours, after which he talked it over with Dwight Tillinghast far into the night.

"There's still a good chance of pulling you through," he assured the honorable speaker. "Things are not as rosy as they were, but still there's a good chance. The interests are willing to spend money—do you understand? The primaries for the election of delegates to the convention that will nominate the governor are still some weeks off. If we get to this thing now we can do things."

"Do you mean that this Jim Warren—this maker of plows—actually has a chance to defeat me? I don't relish the idea of being defeated by a—by a"—he was puffing in his indignation—"a person from the lower walks of life."

"Jim Warren has a chance, yes," Lewis confessed. "I've noticed that affairs in this world are not always as we would have them. These 'persons from the lower walks of life' occasionally butt in and kick up a devil of a row. Meanwhile, if you're willing to spend money and the people I represent are willing to spend money, together we may do anything."

"We'll defeat Jim Warren certainly," Tillinghast declared.

After that interview Lewis betook himself to New York for a conference with the spidery, crabbed Mr. Pointer, who furnished expert political advice to the interests for a consideration. If Mr. Pointer was delighted to see him he concealed it most effectually.

"A pretty mess you made of it in your state," he complained crustily.

"The—the circumstances were unusual," Lewis faltered in self-defense.

"Circumstances have nothing to do with it," said Mr. Pointer acridly. "You have insisted upon making a fool of yourself! Now, how are you going to elect your governor? Is Tillinghast still your [illegible]?"

"He is, yes; he's there to stick."

"Of course he'll stick, but will he be elected?" Mr. Pointer wanted to know. "I mean will he even be nominated? Can you pull that? Primaries are pretty close up and this man Jim Warren seems to have turned the world upside down. Can you nominate Tillinghast?"

Lewis' face flushed. Always he had feared this shriveled little man and always he had longed to throttle him. He was merciless, relentless, offensively to the point.

"I'll not only nominate him but I'll elect him," he boasted out of the anger in his heart. "The interests will have to stick to me, of course. It may cost half a million to do it," he added tentatively.

"The cost is of no consequence," Mr. Pointer declared impatiently. "You said something about marrying Tillinghast's daughter," Mr. Pointer went on. "Have you?"

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"Our marriage is to take place immediately after Tillinghast becomes governor," Lewis explained.

"All the better for us," and the little man rasped his skinny hands together. "I think you said she was worth a million in her own right—eh? You will have another incentive to put Tillinghast through."

Mr. Pointer cackled dryly and leered at Lewis. The one spark of decency within Lewis flamed for an instant, then was extinguished by his sordid lust of money.

"There's another matter too," Mr. Pointer resumed. "You never returned those original letters to me. Your real purpose in hanging on to them, of course, is to try to hold us up if we throw you down. Is that the scheme? We'll just stop that. I'll take the responsibility if Jim Warren produces the photographs at any time."

"But ——" Lewis started to protest.

"No buts about it," exclaimed Mr. Pointer. "Either send me those originals at once or we'll call off everything and I'll put the campaign in that state in the hands of another man." His thin, piping voice hardened. "When you send those letters you may consider this other deal on."

. . . .

"I've read all of it—every line of everything," Edna was saying.

"Was I right or wrong?" Jim Warren insisted.

"I don't know," the girl declared helplessly. Her slim fingers were interlaced tightly. "It was all so horrid and strange and dishonest. I don't know!"

With darkened brows Jim Warren stood looking down upon the sheen of her hair. For a long time he said nothing. It had been weary waiting and he had lost. His lips were crushed together.

"I didn't know anything about politics until less than a year ago," he said at last, "but it seems that the game, at least in this state, has been honeycombed with dishonesty and graft for years. It was an evil! The right man in the right place could remedy it. I took the only way—and, whatever else may result from it, I won. You I have lost, but the state is clean and will remain clean for the next three years."

"You hope to be the next governor?" she asked.

"I will be the next governor. I've got to be the next governor to finish the work I have started."

"And my father?"—weakly.

Jim Warren turned away from her suddenly. After all, did his state need him as he needed her? He extended his clenched hands toward her.

"Shall I withdraw?" he asked.

She shook her head.

"I don't know; it wouldn't be fair."

"Would it make you any happier if I withdrew?"

"Please—please!" She extended both hands in a pleading gesture he knew.

"Yes or no?" He seized her fingers and dragged her to her feet. "Yes or no? It's with you." His eyes were blazing into hers. "There's nothing on the face of God's earth I wouldn't do for you," he went on passionately. "After all, I suppose I'm as bad or worse than the rest of them; I too was a grafter. Yes or no?"

She looked away and struggled to free her hands.

"Look at me!" he commanded sharply.

"I'm very tired," she said. "Let me go."

"Yes or no?"

Slowly she raised her head and her lids lifted until her wonder eyes, dim with tears, met his. In them he read an answer—not an answer to the sordid question, but an answer to the one question that had been tormenting him. He drew her into his arms gently, very gently—and leaning over he pressed his lips to hers. She closed her eyes and her heart seemed stilled by the sheer joy of her awakening.

Dwight Tillinghast entered the room, followed by Lewis. Edna struggled; Jim Warren held her close, close, and met the eyes of the other two men defiantly.

"She's mine!" he declared harshly. "Mine!—do you understand?"

XXVIII

THE moral sense of a rich man, dulled by ambition, came to itself in the next few weeks. When the session had closed and the grand jury had duly whitewashed those legislative grafters who dared to remain for it—and as duly indicted those who incontinently fled—then, and not until then, did Dwight Tillinghast awake to a full realization of the part he had played for

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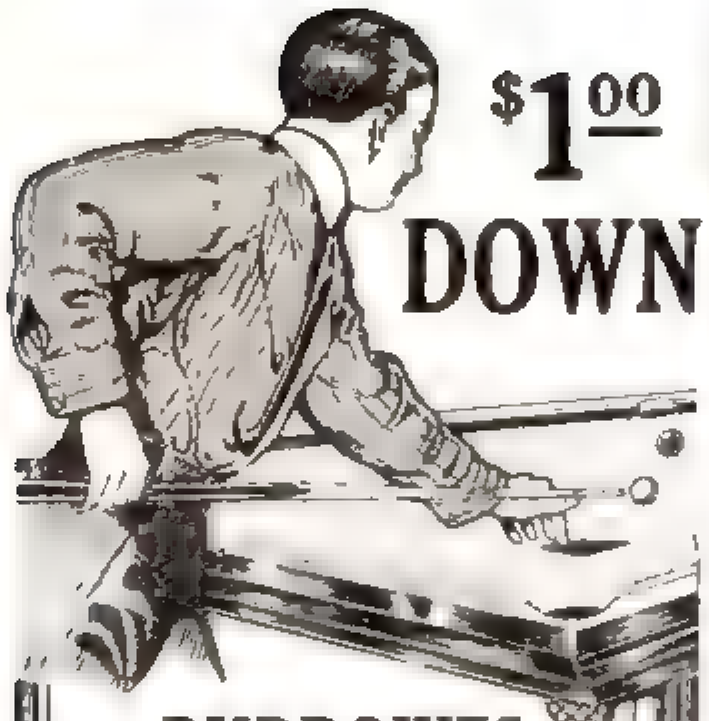

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Lewis and the part he would be called upon to play in the campaign for governor. The scales fell from his eyes and he stood aghast at the things he saw. He had known them all along in a vague, hazy sort of way, but somehow it was all different now. There was a contemptuous undercurrent of comment here and there that penetrated his hypocritical hide.

Still eager, still determined, he had listened to Lewis' plans for the campaign against Jim Warren; suddenly he saw that it was hopeless. Out of that realization came the thought that he had almost given his daughter to this man whose name had become a stench in the public's nostrils almost given her! Yes, he would have driven her into Lewis' arms at one time. He shuddered a little! After all, he had merely been a catspaw for Lewis; even if he became governor with Lewis' help it would be the same if he would go further.

There was a swish of skirts in the hall; Edna entered, and after her Jim Warren.

"Father, can you spare just a moment?" his daughter asked.

"It's merely that we want you to answer a question," Jim Warren explained. "Your daughter hasn't been able to decide whether she wants to be the daughter of the next governor of this state or the wife of the next governor of this state."

Tillinghast was staring at him speechlessly; his slow-moving mind was not attuned to intricacies.

"I—I don't understand," he said after a moment.

"If I withdraw you'll be the next governor," Jim Warren continued frankly, "and if you withdraw I'll be the next governor. If one of us withdraws there is no man in the state who can beat the other—he's elected; if one of us doesn't withdraw it will be the most corrupt campaign this state has ever known. Votes are now being bought right and left; and you see ——"

"I don't see at all," declared Tillinghast

"I mean—if your daughter says so—I'll withdraw in your favor," Jim Warren told him. "That's the question she can't answer; we brought it to you."

For a time Tillinghast merely stared at them in bewilderment. Edna was looking into his face smiling.

"You mean," he burst out suddenly, "that, after all you've done, you'll quit?"

Jim Warren nodded.

"I mean just that," he said. "But, whether I stick or quit, I'll ask a greater reward than all that."

He was looking at Edna; Tillinghast understood then. Suddenly he stretched out his hands toward his daughter; she nestled against his shoulder, weeping softly. Slowly his own head bent until his lips caressed her hair. The maker of plows stood abashed, counting his fingers like a schoolboy.

"I think," said Tillinghast at last slowly "I think you had better stick, Mr. Warren. I was just about making up my mind that I'd had enough. I'm only beginning to see how—how bad it all is. You've gone so far in your efforts to clean out this state—take the fight on to the end. You're the man to do it."

A graven-faced servant entered.

"Mr. Francis Everard Lewis," he announced.

Tillinghast took the hand Jim Warren offered and laid Edna's in it. Then he turned to the servant.

"Tell Mr. Lewis that I am not at home and will not be at home to him again," he directed.

. . . .

It was weeks after that day, when a convention had gone mad at the mere mention of Jim Warren's name, that Edna and he were talking. She was sitting gazing into the smouldering fire, with one of his hands clasped between her own.

"When did you first realize that I—I liked you?" she demanded. "I don't mean loved you—just liked you?"

"The day I found a small cluster of violets on my desk—the opening day of the session," he told her.

"Violets?" she asked. "What violets? Do you flatter yourself that I sent them? Well, I didn't!"

He kissed her; she laughed.

"Well, anyway, I knew every desk would have flowers on it, except possibly yours, and I didn't want you to feel that no one remembered you," she explained. "I justified my act by sending no card."

(THE END)

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THE GRAIN OF DUST

Continued from Page 5

back and, as he talked with her, studied her face to make sure that his first judgment was correct. "Do you stay late every night?" asked he smilingly.

She colored a little, but enough to bring out the exquisite fineness of her white skin. "Oh, I don't mind," said she, and there was no embarrassment in her manner. "I've got to learn and doing things over helps."

"Nothing equal to it," declared Norman. "You've been to school?"

"Only six weeks. I couldn't afford to stay longer."

"I mean the other sort of school—not the typewriting."

"Oh, yes!" said she. And once more he saw that extraordinary transformation. She became all in an instant delicately, deliciously lovely, with the moving—in a way, pathetic—loveliness of sweet children and sweet flowers. Her look was mystery, but not a mystery of guile. She evidently did not wish to have her past brought to view; but it was equally apparent that behind it lay hid nothing shameful—only the sad, perhaps the painful. Of all the periods of life youth is the best fitted to bear deep sorrows, for then the spirit has its full measure of elasticity. Yet a shadow upon youth is always more moving than the shadows of maturer years—those shadows that do not lie upon the surface but are heavy and corroding stains. When Norman saw this shadow upon her youth, so immature-looking, so helpless-looking, he felt the first impulse of genuine interest in her. Perhaps, had that shadow happened to fall when he was seeing her as the commonplace and colorless little struggler for bread, and seeming doomed speedily to be worsted in the struggle—perhaps he would have felt no interest, but only the brief qualm of pity that we dare not encourage in ourselves on a journey so beset with hopeless, pitiful things as is the journey through life.

But he had no impulse to question her. And with some surprise he noted that his reason for refraining was not the usual reason—unwillingness uselessly to add to one's own burdens by inviting the mournful confidences of another. No; he checked himself because in the manner of this frail and mouselike creature, dim though she once more was, there appeared a dignity, a reserve, that made intrusion curiously impossible. With an apologetic note in his voice—a kind and friendly voice—he said:

"Please have your typewriter brought in here. I want you to do some work for me—work that isn't to be spoken of—not even to Mr. Tetlow." He looked at her with grave, penetrating eyes. "You will not speak of it?"

"No," replied she, and nothing more. But she accompanied the simple negative with a clear and honest sincerity of the eyes that set his mind completely at rest. He felt that this girl had never in her life told a real lie.

One of the office-boys installed the typewriter, and presently Norman and the quiet, nebulous girl at whom no one would trouble to look a second time were seated opposite each other with the broad table desk between, he leaning far back in his desk chair, fingers interlocked behind his proud, strong-looking head, she holding sharpened pencil suspended over the stenographic notebook. Long before she seated herself he had forgotten her except as a machine. There followed a troubled hour as he dictated, ordered erasure, redictated, ordered re-readings, skipped back and forth, in the effort to frame the secret agreement in the fewest and simplest and least startlingly unlawful words. At last he leaned forward with the shine of triumph in his eyes.

"Read straight through," he commanded.

She read, interrupted occasionally by a sharp order from him to correct some mistake in her notes.

"Again," he commanded when she translated the last of her notes.

This time she was not interrupted once. When she ended he exclaimed: "Good! I don't see how you did it so well."

"Nor do I," said she.

"You say you are only a beginner."

"I couldn't have done it so well for any one else," said she. "You are—different."

The remark was worded most flatteringly, but it did not sound so. He saw that she did not herself understand what she meant by "different." He understood, for he knew the difference between the confused and confusing ordinary minds and such an intelligence as his own—simple, luminous, enlightening all minds, however dark, so long as they were in the light-flooded region around it.

"Have I made the meaning clear?" he asked.

He hoped she would reply that he had not, though this would have indicated a partial defeat in the object he had—to put the complex thing so plainly that no one could fail to understand. But she answered "Yes."

He congratulated himself that his over-estimate of her ignorance of affairs had not lured him into giving her the names of the parties at interest to transcribe. But did she really understand? To test her he said:

"What do you think of it?"

"That it's wicked," replied she without hesitation, and in her small, quiet voice.

He laughed. In a way, this girl sitting there—this inconsequential and negligible atom—typified the masses of mankind against whom that secret agreement was directed. They, the feeble and powerless ones, with their necks ever bent under the yoke of the mighty and their feet ever stumbling into the traps of the crafty—they, too, would utter an impotent "Wicked!" if they knew. His voice had the note of gentle raillery in it as he said:

"No not wicked. Just business."

She was looking down at her book, her face expressionless. A few moments before he would have said it was an empty face. Now it seemed to him sphinxlike.

"Just business," he repeated. "It is going to take money from those who don't know how to keep or to spend it and give it to those who do know how. The money will go for building up civilization instead of for beer and for bargain-trough finery to make workingmen's wives and daughters look cheap and nasty."

She was silent.

"Now do you understand?"

"I understand what you said." She looked at him as she spoke. He wondered how he could have fancied those lack-luster eyes beautiful or capable of expression.

"You don't believe it?" he asked.

"No," said she. And suddenly in those eyes, gazing now into space, there came the unutterably melancholy look—heavy-lidded from heartache, weary-wise from long, long and bitter experiences. Yet she still looked young—girlishly young, but it was the youthful look the classic Greek sculptors tried to give their young goddesses—the youth without beginning or end—younger than a baby's, older than the oldest of the sons of men. He mocked himself for the fancies this queer creature inspired in him, but she none the less made him uneasy.

"You don't believe it?" he repeated.

"No," she answered again. "My father has taught me—some things."

He drummed impatiently on the table. He resented her impertinence—for, like all men of clear and positive mind, he regarded contradiction as in one aspect impudent, in another aspect evidence of the folly of his contradictor. Then he gave a short laugh—the confessing laugh of the clever man who has tried to believe his own sophistries and has failed. "Well—neither do I believe it," said he. "Now to get the thing typewritten."

She seated herself at the machine and set to work. As his mind was full of the agreement he could not concentrate on anything else. From time to time he glanced at her. Then he gave up trying to work and sat furtively observing her. What a quaint little mystery it was! There was in it—that is, in her—not the least charm for him. But in all his experience with women he could recall no woman with a comparable development of this curious quality of multiple personalities showing and vanishing in swift succession.

There had been a time when woman had interested him as a puzzle to be worked out, a maze to be explored, a temple to be penetrated—until one reached the place where the priests manipulated the machinery for the wonders and miracles to fool the devotees into awe. Some men never get to this stage, never realize that their own passions, working upon the universal human

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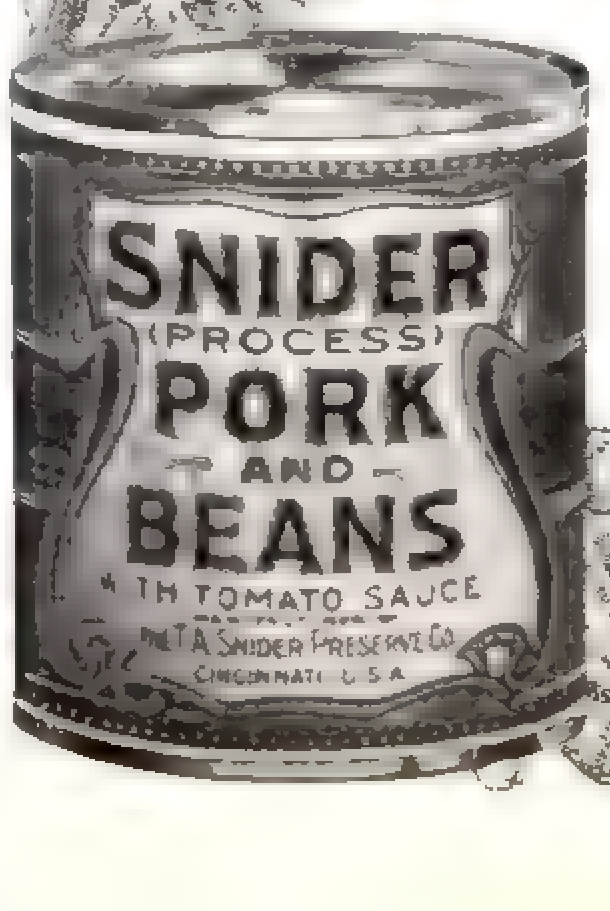

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love of the mysterious, are wholly responsible for the cult of woman the sphinx and the sibyl. But Norman, beloved of women, had been let by them into their ultimate secret the simple humanness of woman; the claptrappery of the oracles, miracles and wonders. He had discovered that her "divine intuitions" were mere shrewd guesses, where they had any meaning at all; that her eloquent silences were screens for ignorance or boredom—and so on through the list of legends that prop the feminist cult.

But this girl—this Miss Hallowell—here was a tangible mystery a mystery of physics, of chemistry. He sat watching her—watching the changes as she bent to her work, or relaxed, or puzzled over the meaning of one of her own hesitating stenographic hieroglyphics—watched her as the waning light of the afternoon varied its intensity upon her skin. Why, her very hair partook of this magical quality and altered its tint, its degree of vitality even, in harmony with the other changes. . . . What was the explanation? By means of what rare mechanism did her nerve force ebb and flow from moment to moment, bringing about these fascinating surface changes in her body? Could anything, even any skin, be better made than that superb skin of hers—that master work of delicacy and strength, of smoothness and color? How had it been possible for him to fail to notice it, when he was always looking for signs of a good skin downtown, and uptown too in these days of the ravages of pastry and candy? . . . What long, graceful fingers she had—yet what small hands! Certainly here was a peculiarity that persisted. No—absurd though it seemed—no! One way he looked at those hands they were broad and strong, another way narrow and gracefully weak.

"About done?" he asked impatiently.

She glanced up. "In a moment. I'm sorry to be so slow."

"You're not," he assured her truthfully. "It's my impatience. Let me see the pages you've finished."

With them he was able to concentrate his mind. When she laid the last page beside his arm he was absorbed, did not look at her, did not think of her. "Take the machine away," said he abruptly.

He was leaving for the day when he remembered her again. He sent for her. "I forgot to thank you. It was good work. You will do well. All you need is practice—and confidence. Especially confidence." He looked at her. She seemed frail—touchingly frail. "You are not strong?"

She smiled, and in an instant the frailty seemed to have been mere delicacy of build the delicacy that goes with the strength of steel wires, or rather of the spider's weaving thread which sustains weights and shocks out of all proportion to its appearance. "I've never been ill in my life," said she. "Not a day."

Again, because she was standing before him in full view, he noted the peculiar construction of her frame—the beautiful lines of length so dextrously combined that her figure as a whole was not tall. He said: "A working woman—or man—needs health above all. Thank you again." And he nodded a somewhat curt dismissal. When she glided away and he was alone behind the closed door he reflected for a moment upon the extraordinary amount of thinking—and the extraordinary kind of thinking—into which this poor little typewriter girl had beguiled him. He soon found the explanation for this vagary into a realm so foreign to a man of his high tastes and ambitions. "It's because I'm so in love with Josephine," he decided. "I've fallen into the sentimental state of all lovers. The whole sex becomes novel and interesting and worth while."

As he left the office, unusually late, he saw her still at work—no doubt doing over again some bungled piece of copying. She had her normal and natural look and air—the atomic little typewriter, unattractive and uninteresting. With another smile for his romantic imaginings he forgot her. But when he reached the street he remembered her again. The threatened blizzard had changed into a heavy rain. The swift and sudden currents of air that have made of New York a cave of the winds since the coming of the skyscrapers were darting round corners, turning umbrellas inside out, tossing women's skirts about their heads, reducing all who were abroad to the same level of drenched and sullen wretchedness. Norman's limousine was waiting at the curb. He, pausing in the doorway, glanced up and down the street, had an impulse to return and take the girl home. Then he smiled satirically at himself. Her lot condemned her to be out in all weathers. It would not be a kindness, but an exhibition of smug vanity, to shelter her this one night; also, there was the question of her reputation—and the possibility of turning her head, perhaps just enough to cause her ruin. He sprang across the wind-swept, rain-swept sidewalk and into the limousine, whose door was being held open by an obsequious attendant. "Home," he said, and the door slammed.

Usually these journeys between office and home or club in the evening gave Norman a chance for ten or fifteen minutes of sleep. He had discovered that this brief dropping of the thread of consciousness gave him a wonderful fresh grip upon the day, enabled him to work or play until late into the night without fatigue. But that evening his mind was wide awake. Nor could he fix it upon business. It would interest itself only in the hurrying throngs of foot passengers and the ideas they suggested: "Here am I"—so ran his thoughts—"here am I tucked away comfortably while all those poor creatures have to plod along in the storm. I could afford to be sick. They can't. And what have I done to deserve this good fortune? Nothing. Worse than nothing. If I had made my career along the lines of what is honest and right and beneficial to my fellowmen I'd probably be plugging home under an umbrella—and to a pretty poor excuse for a home. But I was too wise to do that. I've spent this day, as I spend all my days, in helping the powerful rich to add to their wealth and power, to add to the burdens those poor devils out there in the rain must bear. And I'm rewarded with a limousine and all the rest of it."

These thoughts neither came from nor produced a mood of penitence, or of regret even. Norman was simply indulging in his favorite pastime—following without prejudice the leading of a chain of pure logic. He despised self-deceivers. He always kept himself free from prejudice and all its wiles. He took life as he found it; but he did not excuse it and himself with the familiar hypocrisies that make the comfortable classes preen themselves on being the guardians and saviors of the ignorant, incapable masses. When old Lockyer said one day that this was the function of the "upper classes" Norman retorted: "Perhaps. But, if so, how do they perform it? Like the brutal old-fashioned farm family that takes care of its insane member by keeping him chained in filth in the cellar." And once, at the Federal Club—by the way, Norman had joined it, had compelled it to receive him just to show his associates how a strong man could break even so firmly established a tradition as the one that no one who amounted to anything could be elected to a fashionable club in New York—once, at the Federal Club, old Galloway quoted with approval some essayist's remark that every clever human being was looking after and holding above the waves at least fifteen of his weaker fellows.

Norman smiled satirically round at the complacently nodding circle of gray heads and white heads. "My observation has been," said he, "that every clever chap is shrewd enough to compel at least fifteen of his fellows to wait on him; to take care of him, do his chores—and his dirty work." The nodding stopped. Scowls appeared, except on the face of old Galloway. He grinned. He was one of the few examples of a very rich man with a sense of humor. Norman always thought it was this slight incident that led to his getting the extremely profitable—and decidedly shady—Galloway business.

No; Norman's mood, as he watched the miserable crowds afoot and reflected upon them, was neither remorseful nor triumphant. He simply noted an interesting fact—a commonplace fact—of the methods of that sardonic practical joker, Life. Because the scheme of things was unjust and stupid, because others, most others, were uncomfortable or worse—why should he make himself uncomfortable? It would be an absurdity to get out of his limousine and trudge along in the wet and the wind. It would be equally absurd to sit in his limousine and be unhappy about the misery of the world. "I didn't create it and I can't re-create it. And if I'm helping to make it worse I'm also hastening the time when it'll be better. The Great Ass

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must have brains and spirit kicked and cudgeled into it."

At his house in Madison Avenue, just at the crest of Murray Hill, there was an awning from front door to curb and a carpet beneath it. He passed, dry and comfortable, up the steps. A footman in quiet, rich livery was waiting to receive him. From rising until bedtime, uptown and downtown, wherever he went and whatever he was about, every possible menial detail of his life was done for him. He had nothing to do but think about his own work and keep himself in health.

Upon most human beings this sort of luxury, carried beyond the ordinary and familiar uses of menial service, has a speedily enervating effect. Thinking being the most onerous of all, they have it done also. They sink into silliness and moral and mental sloth. They pass the time at foolish, purposeless games indoors and out; or they wander aimlessly about the earth chattering with similar mental decrepits, much like monkeys adrift in the boughs of a tropical forest. But Norman had the tenacity and strength to concentrate upon achievement all the powers emancipated by the use of menials wherever menials could be used. He employed to advantage the time saved in putting in shirt buttons and lacing shoes and carrying books to and from shelves. In this lay one of the important secrets of his success. "Never do for yourself what you can get some one else to do for you as well. Save yourself for the things you only can do."

In his household there were three persons and sixteen servants to wait upon them. His sister—she and her husband, Clayton Fitzhugh, were the other two persons—his sister was always complaining that there were not enough servants, and Frederick, the most indulgent of brothers, was always letting her add to the number. It seemed to him that the more help there was the less smoothly the household ran. But that did not concern him: his mind was saved for more important matters.

This brother and sister had come to New York fifteen years before, when he was twenty-two and she nineteen. They were from Albany, where their family had possessed some wealth and much social position for many generations. There was the usual "queer streak" in the Norman family—an intermittent but fixed habit that some one of them would make a "low marriage." One view of this aberration might have been that there was in the Norman blood a tenacious instinct of sturdy and self-respecting independence that caused a Norman occasionally to do as he pleased instead of as he conventionally ought. Each time the thing occurred there was a mighty and horrified hubbub throughout the connection. But in the broad, as the custom is, the Normans were complacent about the "queer streak." They thought it kept the family from rotting out and running to seed. "Nothing like an occasional infusion of common blood," Aunt Ursula Van Bruyten (born Norman) used to say. For her Norman's sister was named.

Norman's father had developed the "queer streak." Their mother was the daughter of a small farmer and, when she met their father, was chambermaid in a Troy hotel, Troy then being a largish village. As soon as she found herself married and in a position with the duties of which she was unfamiliar, she set about fitting herself for them with the same diligence and thoroughness that she had shown in learning chamberwork in a village hotel. She educated herself, selected, not without shrewdness, and carefully put on an assortment of genteel airs, finally contrived to make a most creditable appearance—was more aristocratic in tastes and in talk than the high mightiest of her relatives by marriage. But her son Fred was a Pinkey in character. In boyhood he was noted for his rough and low associates. His bosom friends were the son of a junk-dealer, the son of a colored washwoman, and the son of a day-laborer. Also, the commonness persisted as he grew up. Instead of seeking aristocratic ease he aspired to a career. He had choice of several rich and well-born girls, but he developed a strong distaste for marriage of any sort and especially for a rich marriage. A fortune he was resolved to have, but it should be one that belonged to him. When he was about ready to enter a law office his father and mother died, leaving less than ten thousand dollars in all for his sister and himself. His sister hesitated, half inclined to marry a stupid second cousin who had thirty thousand a year.

"Don't do it, Ursula," Fred advised. "If you must sell out sell for something worth while." He laughed in his frank, ironical way. "Fact is, we've both made up our minds to sell. Let's go to the best market—New York. If you don't like it you can come back and marry that fat wit any time you please."

Ursula inspected herself in the glass, saw a face and form exceeding fair to look upon; she decided to take her brother's advice. At twenty she threw over a multimillionaire and married Clayton Fitzhugh for love—Clayton with only seventeen thousand a year. Of course, from the standpoint of fashionable ambition, seventeen thousand a year in New York is but one remove from tenement-house poverty. As Clayton had no more ability at making money than had Ursula herself, there was nothing to do but live with Norman and "take care of him." But for this self-sacrifice of sisterly affection Norman would have been rich at thirty-seven. As he had to make her rich as well as himself, progress toward luxurious independence was slower—and there was the house, costing nearly fifty thousand a year to keep up.

There had been a time in Norman's career—a brief and very early time—when, with the maternal peasant blood hot in his veins, he had entertained the quixotic idea of going into politics on the poor or people's side, and fighting for glory only. The pressure of expensive living had soon driven this notion clean off.

All this time Norman had been dressing for dinner. He then left the third floor and descended toward the library, as it still lacked twenty minutes of the dinner hour.

As he walked along the hall of the second floor a woman's voice called to him: "That you, Fred?"

He turned in at his sister's sitting room. She was standing at a table. Her tall, slim figure looked even taller and slimmer in the tight-fitting evening dress. Her features faintly suggested her relationship to Norman. She was a handsome woman, with a voluptuous, discontented mouth.

"What are you worried about, Sis?" inquired he.

"How did you know I was worried?" returned she.

"You always are."

"Oh!"

"But you're unusually worried tonight."

"How did you know that?"

"Your nerves are ragged. . . What is it?"

"Money."

"Of course. No one in New York worries about anything else."

"But this is serious," protested she. "I've been thinking—about your marriage—and what'll become of Clayton and me?" She halted, red with embarrassment.

Norman lit a cigarette. "I ought to have explained," said he. "But I assumed you'd understand."

"Fred, you know Clayton can't make anything. And when you marry—why—what will become of us?"

"I've been taking care of Clayton's money—and of yours. I'll continue to do it. I think you'll find you're not so badly off. You see, my position enables me to compel a lot of the financiers to let me in on the ground floor—and to warn me in good time before the house falls. You'll not miss me, Ursula."

She showed her gratitude in her eyes, in a slight quiver of the lips, in an unsteadiness of tone as she said: "You're the real thing, Freddie."

"You can go right on as you are now. Only ——" He was looking at her with meaning directness.

She moved uneasily, refusing to meet his gaze. "Well?" she said, with a suggestion of defiance.

"It's all very natural to get tired of Clayton," said her brother. "I knew you would when you married him. But —— Sis, I mind my own business. Still—why make a fool of yourself?"

"You don't understand," she exclaimed passionately. And the light in her eyes, the color in her cheeks, restored to her for the moment the beauty of her youth that was almost gone.

"Understand what?" inquired he in a tone of gentle mockery.

"Love. You are all ambition—all self-control. You can be affectionate—you have been to me, Fred. But love you know nothing about—nothing."

He laughed gently. "The mischief I don't," said he.

"You mean Josephine? Oh, yes, I suppose you do care for her in a way—in a nice, conventional way. She is a fine, handsome piece—just the sort to fill the position of wife to a man like you. She's sweet and charming, she appreciates, she flatters you. I'm sure she loves you as much as a girl knows how to love. But it's all so conventional, so proper. Your position—her money. You two are of the regulation type even in that you're suited to each other in height and figure. Everybody'll say: 'What a fine couple—so well matched!'"

"Maybe you don't understand," said Norman.

"If Josephine were poor and low-born—weren't one of us and all that—would you have her?"

"I'm sure I don't know," was his prompt and amused answer. "I can only say that I know what I want, she being what she is."

Ursula shook her head. "I have only to see you and her together to know that you at least don't understand love. What is it you see in her?"

"What you see—what every one sees," replied Fred with quiet, convincing enthusiasm. "What no one could help seeing. As you say, she's the grand prize."

"Yes, she is sweet and handsome—and intelligent—very superior, without making others feel that they're outclassed. Still—there's something lacking—not in her, perhaps, but in you. You have it for her—she's crazy about you. But she hasn't it for you."

"What?"

"I can't tell you. It isn't a thing that can be put into words."

"Then it doesn't exist."

"Oh, yes, it does," cried Ursula. "If the engagement were to be broken, or if anything were to happen to her, why, you'd get over it—would go on as if nothing had happened. If she didn't fit in with your plans and ambitions she'd be sacrificed so quickly she'd not know what had taken off her head. But if you felt what I mean—then you'd give up everything—do the wildest, craziest things."

"What nonsense!" scoffed Norman. "I can imagine myself making a fool of myself about a woman as easily as about anything else. But I can't imagine myself playing the fool for anything whatsoever."

There was mysterious fire in Ursula's absent eyes. "You remember me as a girl—how mercenary I was—how near I came to marrying Cousin Jake?"

"I saved you from that."

"Yes—and for what? I fell in love."

"And out again."

"I was deceived in Clayton—deceived myself—naturally. How is a woman to know without experience?"

"Oh, I'm not criticising," said the brother.

"Besides, a love marriage that fails is different from a mercenary marriage that fails."

"Very—very," agreed he. "Just the difference between an honorable and a dishonorable bankruptcy."

"Anyhow, it's bankrupt—my marriage. But I've learned what love is—that there is such a thing—and that it's valuable. Yes, Fred, I've got the taste for that wine—the habit of it. Could I go back to water or milk?"

"Spoiled baby—that's the whole story. If you had a nursery full of children—or did the heavy housework—you'd never think of these foolish, moonshiny things."

"Yet you say you love!" she said.

"Clayton is as good as any you're likely to run across—is better than some I've seen about."

"How can you say?" cried she. "It's for me to judge."

"If you only would judge!"

Ursula sighed. "It's useless to talk to you. Let's go down."

Norman, following her from the room, stopped her in the doorway to give her a brotherly hug and kiss. "You won't make an out-and-out idiot of yourself, will you, Ursula?" he said in his winning manner.

The expression of her eyes as she looked at him showed how strong was his influence over her. "You know I'll come to you for advice before I do anything final," said she. "Oh, I don't know what I want! I only know what I don't want. I wish I were as well balanced as you are, Fred."

(TO BE CONTINUED)

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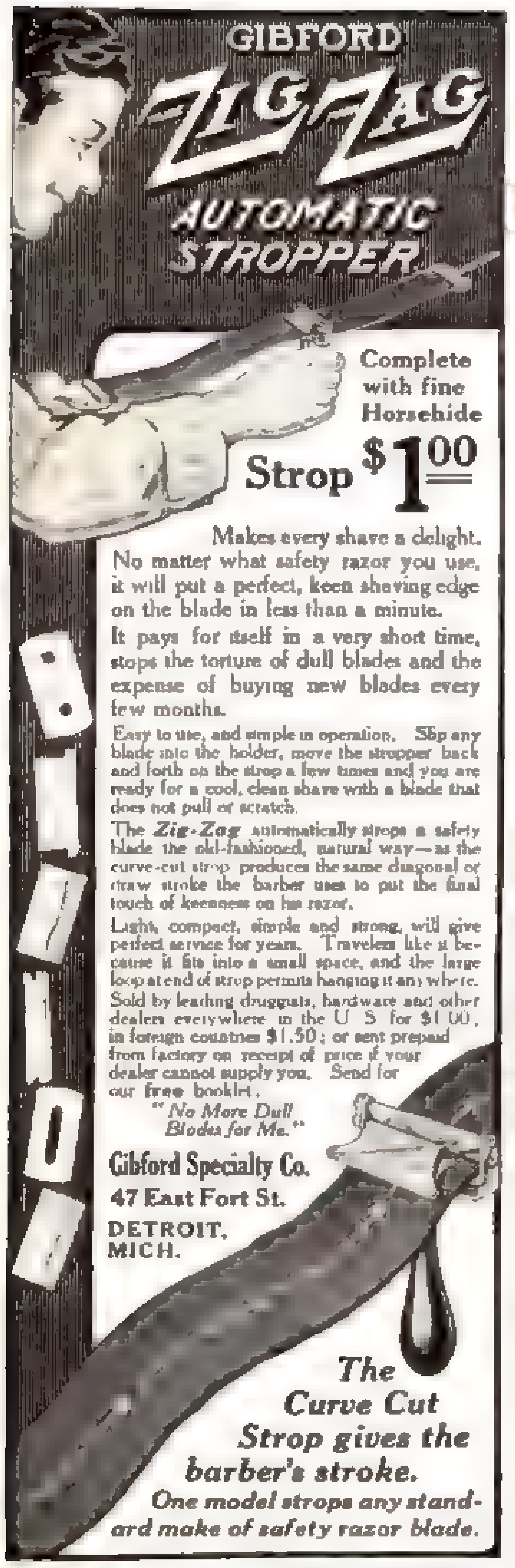
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The *Zig-Zag* automatically strops a safety blade the old-fashioned, natural way—as the curve-cut strop produces the same diagonal or draw stroke the barber uses to put the final touch of keenness on his razor.

Light, compact, simple and strong, will give perfect service for years. Travelers like it because it fits into a small space, and the large loop at end of strop permits hanging it anywhere. Sold by leading druggists, hardware and other dealers everywhere in the U. S. for $1.00; in foreign countries $1.50; or sent prepaid from factory on receipt of price if your dealer cannot supply you. Send for our free booklet.

"No More Dull Blades for Me."

Gibford Specialty Co.
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The Curve Cut Strop gives the barber's stroke.
One model strops any standard make of safety razor blade.

It's So Simple

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The Tie does not go around the neck.

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Write nearest office

Listed versus Unlisted Stocks—By Roger W. Babson

IN THE previous article of this series I discussed the difference between listed and unlisted bonds and endeavored to make it clear that both classes have advantages and disadvantages. Sometimes it is best to buy listed bonds and at other times unlisted bonds, according to fundamental conditions; but, as a rule, listed bonds are better for those who purchase with the idea of selling again, and unlisted bonds are better for those who purchase for permanent investment. With stocks, however, the situation is entirely different, as stocks represent not a promise to pay, but rather simply an equity. Moreover, this is a very important fact and one that every investor should clearly understand.

When purchasing a bond I purchase an obligation of a company which matures at some definite date. When the bond comes due the company must pay the principal and interest in full—or else I shall have the privilege of foreclosing and taking the company's property. Owing to this fact, all good bonds always sell approximately at their par value. They do not sell much above their par value, as an investor who holds a bond until maturity loses this premium. They do not sell much below par, as an investor will not sell a good bond at much less than par, because he is sure of obtaining the full par value when the bond matures. Of course the longer the time a bond has to run before maturity, the greater usually is the premium or discount; and, conversely, the shorter the time a bond has to run, the smaller is the premium or discount.

With stocks, however, there is the fundamental difference above suggested. When I purchase the stock of a railroad or industrial company there is absolutely only one way by which I can obtain my money back—and that is by selling the stock to somebody else. Of course I can sell it to a broker or have a broker sell it for me; but the principle is just the same, because the broker must find some one else to whom he can sell it. In other words, when I purchase a bond I have an obligation of the company; and I know that, at a certain date, the company must pay me one thousand dollars and interest or else go into bankruptcy. When, however, I purchase the stock of a company I have only an equity in the company; and I, and every one else, know that the only way by which I can ever get back my money is to sell the stock to somebody else.

Why Listed Stocks Are Best

If nobody else wants it, then it will be absolutely impossible for me to get my money back, as the company is under no obligation ever to pay the same. For this reason, not only should much more thought and attention be given when persons are buying stocks than when they are buying bonds, but it is much more important that the stock should have a good, ready market. Conversely, it is much more serious for the investor to hold inactive stocks than for him to hold inactive bonds—for the following reasons:

First—It is much easier to sell active or listed stocks than to sell inactive unlisted stocks. As an investor may at any time need to sell some of his investments it is quite important that he should be able to do so if necessary.

Second—It is very much easier to keep informed as to the standing and value of active listed stocks than of inactive unlisted stocks. As there is no obligation on the part of the company to purchase the stock at any given date or at any given price, as in the case of bonds, it is very necessary that the investor should keep posted as to the value of his stock, in order not to let it depreciate in his hands.

Of course, intrinsically there is no reason why an unlisted stock should not be fully as good as a listed stock and there are many unlisted stocks that intrinsically are better than many listed stocks; but I must advise all small investors, when buying stocks, to confine their purchases solely to listed, active, high-grade stocks, unless they desire to invest in some local enterprise with the business and management of which they are fully familiar. In the case of a good bond, it is simply necessary to wait until the bond matures, when the par value in money will be paid for the same—principal and interest. In the case of stock the only way to obtain one's money again is to sell the stock to somebody else. If it is declining in value nobody else wants it, and consequently the investor often loses all his money. If it is a listed stock it is possible always to keep in touch with the value and sell it before the loss becomes too great; but if the stock is unlisted there is no way to keep in touch with the value, and one often does not know that anything has gone wrong until he finds the stock is absolutely worthless.

Although some stocks listed on the New York Stock Exchange are of little value, yet none of these stocks are issued or advertised in a fraudulent way or by misrepresentation. There are many of our large industrial companies the stocks of which are listed on the New York Stock Exchange and sell for only ten dollars or twenty dollars a share, with a par value of one hundred dollars. It is true that these stocks are not high-grade stocks and may not represent any actual value whatever other than good-will and voting power. On the other hand, although the stock that sells at ten dollars a share may not be worth a cent more than ten dollars a share, nevertheless, in many cases, it is worth the ten dollars a share at which it is selling simply for its voting power and the fact that it carries control of a vast industry.

Where Lost Savings Go

Therefore, although I recommend only the purchase of the high-grade, dividend-paying, standard listed stocks, nevertheless, if one is determined to purchase a low-grade speculative stock he had much better take his chances by purchasing one of the active cheap stocks listed on the New York Stock Exchange than to purchase any of the inactive stocks advertised in the Sunday newspapers at a dollar or ten dollars a share, or at any other figure. Ninety-nine out of one hundred losses made by small investors each day come from the purchase of stocks that are not listed on the New York Stock Exchange. I say "New York Stock Exchange" because I read an advertisement in one of the papers the other day of a certain stock that I have every reason to believe is worthless, and noticed at the bottom of the advertisement these words:

"This stock is a listed stock, thus assuring to the purchaser an active market."

Out of curiosity I looked the matter up and found that the stock was listed on an insignificant stock exchange in a small western city. It is true that there are some outside exchanges, such as the Boston Stock Exchange, the Philadelphia Stock Exchange, the Baltimore Stock Exchange, and perhaps others I might mention, that are operated in a high-grade way, the securities being scrutinized to a certain extent before being listed. With a very few exceptions, however, it is well for the small investor who buys stocks to confine his purchases to stocks listed and actively traded in on the New York Stock Exchange.

Avoid all unlisted inactive stocks, especially those of new companies, when advertised broadcast at a low price a share. I explained in my last article that it is impossible to obtain with safety a net income of more than four and a half to five per cent on good bonds; and I now state that it is impossible to obtain with absolute safety a net income of more than five and a half to six per cent on stocks. Whenever a stock is advertised to net more than seven per cent investors may rest assured that it is not an absolutely high-grade stock. As to those offerings of stock which net eight per cent or ten per cent and over, they should not be bought under any circumstances.

I cannot speak too strongly on this point as, in my every-day work, I see so many instances of losses coming to investors who buy inactive unlisted stocks, in the hope of obtaining a high rate of interest. I am a civil engineer by training and during the past twelve years my office has been continually examining different properties in

6% GOLD BONDS

Ten Years' Growth

The Story of the Decade Told in Figures . . . .

New York City	1900	1910
Population -	3,437,202	4,766,883
Real Estate -	$2,960,653,529	$6,600,187,323
American Real Estate Company		
Capital and Surplus	$704,006 57	$1,851,154 38
Assets - - - -	$2,488,870 03	$15,636,199 47

¶ The performance of the past is the promise of the future. The continued growth of New York is certain—the field for safe and profitable investment almost unlimited; and in the further extension of its business in providing homes and places of business for New York's increasing millions this Company offers its 6 Gold Bonds in these two convenient forms:

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¶ We shall be glad to serve you as we have served others. Full information sent on request.

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6%
Improvement Bonds
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These bonds are a direct obligation of the City of Portland, a safe and desirable investment with a very attractive interest yield.

Portland, a city of 207,214 population and the Metropolis of Oregon, has an assessed valuation of $260,000,000 and a total bonded debt of $14,342,000.

We offer $152,275 of this issue, dated December 1st, 1910. Denominations $500 and $1000.

[illegible] and our booklet "Pacific Northwest Securities."

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Your $500 or $1,000 needs the same consideration as larger investments. We want your trade. Write us.

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order to find investments that will safely yield more than six per cent; and we find it almost an impossibility. It is true that we have thousands of propositions offered to us that promise to pay more; but upon studying them we find there is some flaw and that it is unwise to advise our clients to invest in them. In addition to the investigations of my office, in continually hunting for such propositions, there are scores of other engineering offices throughout the country that are devoting their energies exclusively to the same work of endeavoring to find propositions that will safely pay more than six per cent. These organizations throughout the country are working in the interests of men of large means and for them are "scraping the country over with a fine-toothed comb."

In short, it is almost a miracle for any good proposition to get by one of these large engineering and statistical organizations. I care not whether it is a railroad or industrial property, or a mine or an oil well—if it is good, and the stock will yield with safety more than a normal rate of interest for that class of investment, all stock will immediately be purchased by these wealthy interests and none of it will ever be offered in the daily papers to the small investor; in fact, whenever the investor sees a stock of some new company offered in the daily papers to yield an abnormally high rate of interest, he may be reasonably certain that the property has been examined by several large engineering or statistical organizations and reported upon unfavorably. In other words, when the small investor buys an unlisted inactive stock, nine hundred and ninety-nine chances out of one thousand he is getting something that able men have looked into and have decided—after careful consideration—they did not want.

I say nine hundred and ninety-nine chances out of one thousand instead of one thousand out of one thousand, because such an organization might make a mistake and let some good proposition slip by; but such a case is purely an accident and the chances are so very small that the small investor should never figure on it.

In this connection I wish to compliment the good work the Post-office Department is doing in trying to close up some of these dealers in illegitimate unlisted securities. Mr. Hitchcock, our Postmaster-General, is reported to have stated that the work recently accomplished has closed up seventy-eight of these dealers in such unlisted stocks during the year; and he assumes that "the swindling operations of these seventy-eight cases have filched from the American people in a period of five years more than one hundred million dollars." One firm, according to the Government's memorandum, has been selling stock in more than two dozen companies. The same official document goes on to say:

"In every instance they have promised large dividends on the stock sold, in addition to an increase in the value of the stock; but not in a single case have any of the companies paid any dividends and, as above stated, practically all of them have been complete failures.

"The department has received several hundred complaints from people who have bought this stock and lost their money."

Examination of the firm's mail for the first three hours after the arrest of its officers gave startling evidence of the alacrity with which the public parts with its money in exchange for glittering promises. In one batch of mail alone, we are told, the post-office inspectors found more than twenty thousand dollars. The story, as told in the news columns of the New York Commercial, continues:

"And so slow is the 'come-on' to give up hope of fifty-per-cent dividends that yesterday, while the inspectors were still busy gathering up the papers and books before locking the office door, many telegrams were received asking that shares be reserved for the simple-minded writers until money could be forwarded."

In this stream of capital flowing through the mails into the coffers of fraudulent promoters, the New York Evening Mail discovers one factor in the high cost of living to which due attention has not been given.

"It helps to explain the circumstance that capital nowadays fails to accumulate as steadily and as rapidly as it did some years back. All businesses, particularly the railroads, have felt the difficulty of securing the funds they required to enlarge their plants and make various betterments. In a sense, the country seems to be living from hand to mouth—that is, it is spending about all that it makes and has little left for anything beyond the routine needs. The operations of the get-rich-quick concerns show one of the rat-holes—a big one—through which surplus capital disappears."

Therefore, although the stocks of a great number of our nation's most finely managed corporations are unlisted and very inactive, nevertheless I strongly advise against the purchase of any unlisted stocks that are publicly offered for sale, to yield an abnormally high rate of interest. The holders of the above-mentioned inactive stocks of our best corporations need, however, take no exception to this statement, as I say, "that are publicly offered." Their stocks are not publicly offered. When any stockholder desires to sell the directors are always glad to purchase said stock, and it is never publicly offered. Moreover, no such stock probably yields more than seven per cent at the outside. Therefore, those interested in legitimate inactive stocks need take no offense at this article, even though their stocks are unlisted.

What I oppose is those stocks that are being publicly offered by extensive circular and newspaper advertising and that promise investors abnormally high returns. Of course, even in this I may be prejudiced; but if the readers of this article had in their files—as I have—a list of twenty-eight thousand securities that have been purchased by investors of this country and found to be absolutely worthless they would be as pessimistic as I am. Moreover, this list that I have in my office of twenty-eight thousand that have gone to the bad is by no means complete, as every day I am receiving letters from all parts of the country telling me of additional stocks that investors have purchased and that are now valueless, causing the purchasers a total loss. Therefore, am I not justified in being pessimistic as to those inactive, unlisted, get-rich-quick stocks that are now being advertised throughout the length and breadth of our land?

At Bay

"I've given him pills," said old Doc Squills,
"And he's taken a gross, I guess;
And jalap and rhubarb and ipecac—
But it's puzzlin', I confess.
I've given him wine and syrup of pine
And iron and calomel;
And he takes it mild as a little child;
But he don't seem to get well!

"I blistered his back at the first attack
And I greased his chest with lard;
And I looked at his tongue and sounded his lung
When I found him breathin' hard.
If I've written him one he's had a ton
Of prescriptions, I think.
He's had everything of a drug, by jing!
That a mortal can eat or drink.

"I've given him more than an even score
Of things for his appetite,
And some of 'em may be wrong; but, say!
Some one of 'em must be right!
Why, a fellow ought, with the stuff he's got,
Be able to eat a horse;
But his stomach's weak and his manner's meek,
And drugs don't have no force.

"I've given him a dose that'll fetch nigh close
Most any known disease;
It'll knock, by jing! most anything
From a bilious spell to fleas;
For it may be his stomach and maybe not,
And it may be his spleen or gall;
So I just wrote in some medicine
That'd ought to hit 'em all!

"He's had morphine when his pain was keen
And plenty of aconite;
And digitalis whenever 'twas seen
That his heart wasn't workin' right.
He's had his skin full of medicine
Sence at least six weeks ago,
Swallered and hypo'd and some rubbed in;
But he gets well awful slow!

"So I'm just about clean plumb run out
Of drugs and of ideas too;
And everything's been done, by jing!
That a mortal man can do.
And I can't tell if he's goin' to get well,
If he's goin' to live or die;
But when it's done I don't want none
To say Doc Squills don't try!"

—J. W. Foley.

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Our present force of over 15,000 agents must be heavily reinforced *immediately* in order to take care of the tremendous increase in business which the popularity of the Oliver Typewriter has created.

We want an agent at every point in the United States where a post-office is located—a man *on the ground*—to represent the Oliver Typewriter and give practical demonstration of its merits to prospective purchasers. Such agents, whether devoting *all* their time to the work or making it merely a *side line* in connection with their regular business, can easily make the Oliver Typewriter agency an important source of income.

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The Oliver Typewriter sells just as readily in the villages as in the larger cities. The small town tradesman, the teacher, the local real estate and insurance agent, the minister, the doctor, the lawyer succeed well as local agents. No previous experience necessary. Every local agent for the Oliver Typewriter receives a Free Scholarship in the Oliver School of Practical Salesmanship.

Add to Your Present Income by Work in Spare Time

You can act as Resident Agent for the Oliver Typewriter without interfering in any way with your present occupation. You can give as much time to the agency as you choose. The more agency work you do, the larger will be your income.

Resident Agents who demonstrate exceptional sales ability will be given opportunities of advancement to important positions in the Oliver Sales Organization.

The OLIVER Typewriter

The Standard Visible Writer

touches the highest point of efficiency yet reached in mechanical writing. It leads in sales all over the world by giving unparalleled *service.*

No other typewriter has ever been able to overtake its speed. With several hundred *less parts* than other standard typewriters, it has the advantage of startling *simplicity*, and almost unlimited *endurance.* It writes in sight. It rules horizontal or perpendicular lines. It makes as high as twenty clear carbon copies *at a time.* It writes on any form, from a postage stamp to the widest insurance policy.

The catalog, sent free on request, explains in detail all its unique advantages, and the many brilliant innovations that have made it supreme in sales.

You Can Buy—*and* *Sell*—the OLIVER

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The Oliver Typewriter—the $100 machine—the very latest model—is now offered to the public on the popular selling plan of "Seventeen-Cents-a-Day." Oliver agents, in addition to other advantages, can *buy* the Oliver and *sell* the Oliver on these astonishing terms.

The "Seventeen-Cents-a-Day" Plan is a wonderful aid to our agents.
For *anybody* and *everybody* can easily pay Seventeen-Cents-a-Day!

Write for Book, "The Rise of the Local Agent," and Special Agency Plan

To fully realize what this opportunity means to you you must read the book entitled "*The Rise of the Local Agent.*" Here you will find little stories of big successes achieved by men who began as Local Agents for the Oliver Typewriter. How clerks, printers, telegraph operators, merchants, men in many different lines of business, took up this highly profitable work and *won out.*

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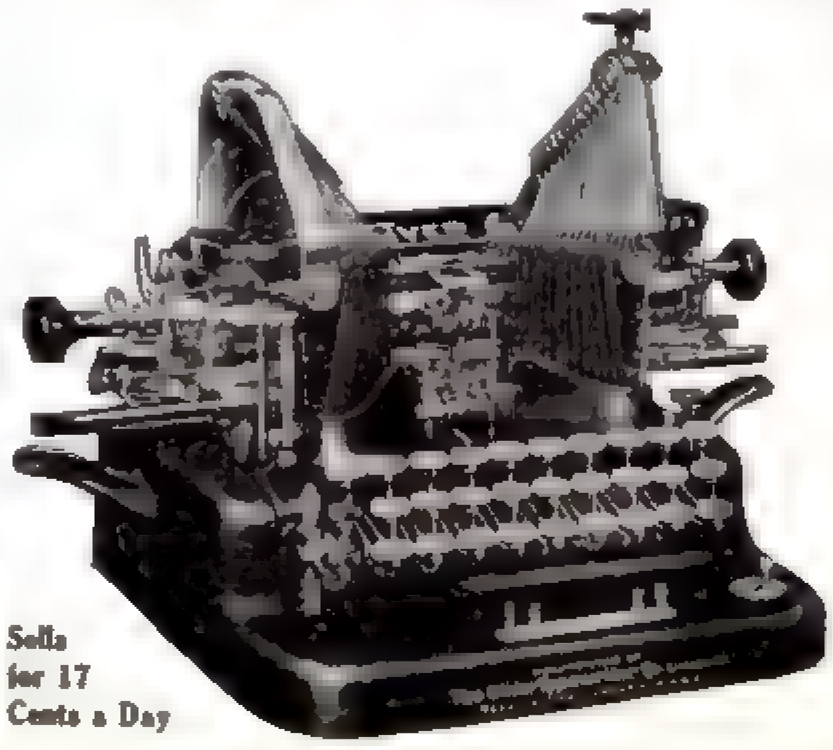

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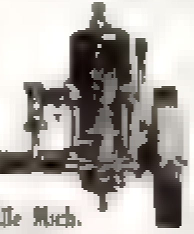

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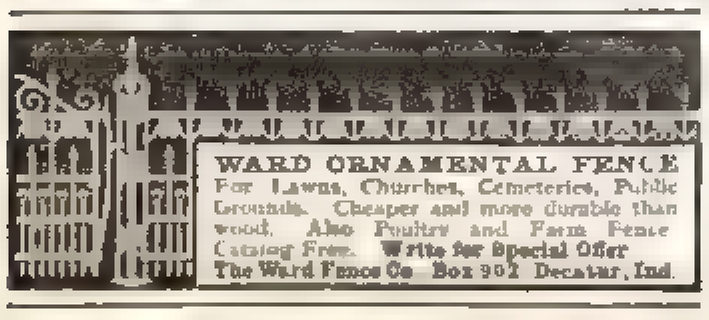

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THE LOCKED BAG

(Continued from Page 9)

The old man raised his long index finger. "You must not utter one word against her! If you do your case is ruined. If you abuse this woman every man on the jury will despise you, though she be as designing as Esther; though she be as painted as Jezebel!"

"Then why do you say I ought to argue this case to the jury?"

"I have not said that."

"Ah!" said the attorney, his voice lengthening into a sarcastic drawl. "You would do it better!"

"I would do it differently," said the old man.

The attorney turned to his companion. His ironical manner remained.

"It seems unfortunate," he said, "that Mr. Page is not conducting this case."

The president of the Commonwealth Life Insurance Company had now one of those inspirations that had made him.

"I think it is," he said. "I put the case into his hands."

III

THE courtroom was crowded. In the South, remote from cities, the courtroom has to the citizen the interest of a theater. He postpones his visit to the county-seat until the court convenes; then he comes in and sits all day long on the uncomfortable benches. He follows the examination of the jury panel, the charge of the judge, the trial of a cause, with the absorption of one before the footlights. Moreover, under his eye the forensic contests take on the sharp interest of the stadium. He knows with an intimate and personal knowledge every actor out there beyond the railing, and he constitutes a second tribunal that considers and disposes of every case. It is a custom not to be despised. It is the people watching over their administration of justice; but it transforms the attorney into an actor and it makes for extravagances of passion.

The counsel for the plaintiff had presented his opening argument. One could have heard him from any doorstep. He had thundered his invective. Here one who was dead had paid over the wages of his life to a great institution in order that the woman of his hearthstone might be cared for when God took him. And now, having got that wage, this perfidious institution turned its back! Nay, more! It resisted with every trick and every artifice. Observe the deeps of infamy to which it had descended! It would foul the dead man with its innuendos. . . . And under this tornado the plaintiff wept—to the jeopardy of her painted face.

When, instead of the city attorney, Mr. Page arose there was evident disappointment. The jury had supposed that the defendant would have brought a great orator to address it. The members of the second tribunal had the keener disappointment. They had hoped for high declamation—and here, to speak for the defendant, was only a plain man like themselves.

On the plaintiff's table, before the jury, was the bag that had been introduced in evidence. It was a big, heavy, alligator-skin bag, closed. Two small straps were buckled across the top better to secure it, and a great rugged slit traversed the side of it where it had been cut open. Through this opening its contents had been removed. The bag had been set there by the plaintiff's counsel before the jury's eye. It was a witness, he said, that proclaimed murder with a thousand tongues.

The old man remained for some moments standing motionless behind his table, his tall body erect, his heavy white hair brushed back from his forehead, his features composed with an impressive dignity. Finally he spoke.

"After the experiences of life," he said, "and after long reflection, I am of the opinion that human ingenuity cannot successfully imitate the Providence of God. . . . Every natural event is so dovetailed into other events that precede and follow—it is so delicately fitted into the intricate machinery of human affairs—that only an infinite intelligence could make that exquisite adjustment. Over and over again every variety of human intelligence has endeavored to create an arbitrary consistency of events; and over and over again it has failed."

The old man paused. He moved a little closer to the table.

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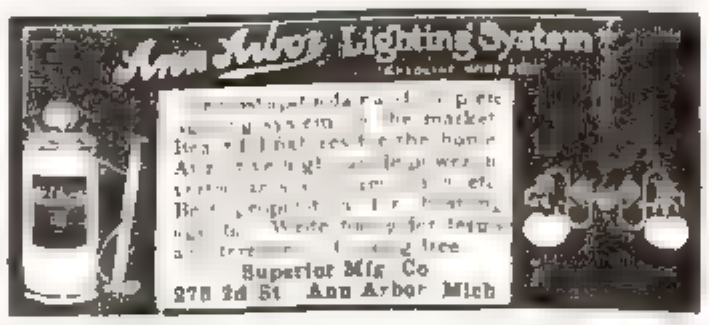

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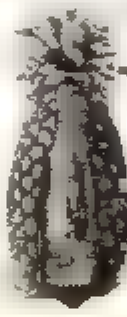

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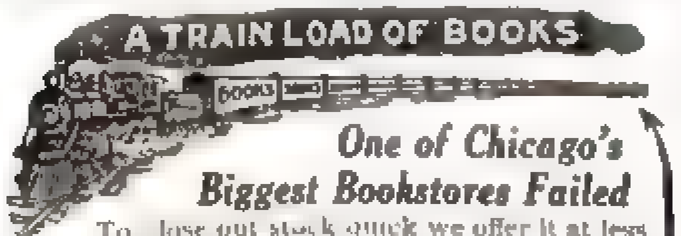

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"If you will carefully examine any natural event in its delicate adjustment you will presently realize that if an intelligence placed it there, then that intelligence must have known everything that preceded and everything that followed this event with an infinite sweep of comprehension. . . . But if you examine an event arbitrarily created by a human agent you will presently realize a certain limitation; you will see that there were certain things that the author of this event knew and certain other things that he did not know. And if you press that inquiry you will discover that this particular, certain thing could have been known or not known only to a particular, certain person. . . . Let me illustrate this profound truth."

He looked up at the judge.

"Your Honor will recall the case of The State vs. Baker. In that case Van Baker, after killing the inmates of his own house, undertook to give to the house the aspect of a robbery in order to divert suspicion from himself. He was an intelligent person and he manufactured his evidence with skill. But among the drawers of a bureau rummaged by the supposed robbers there remained one that had not been opened. Instantly the query arose, Why should an assassin unfamiliar with the house, seeking loot, pillage every drawer of the bureau but this particular one? . . . The drawer was opened. It was found to contain the clothes of a little child long dead."

The speaker paused. He stood for a moment silent: then he added:

"A thing that, of all living persons, Van Baker alone knew!"

The audience on the benches moved with a sudden dramatic impulse.

The old man came out from behind his table. He stood now before the jury.

"There is here a vital query," he continued. "Have the physical evidences of murder in this case been created by a human agency? If so the defendant must prevail; if not so the plaintiff must prevail. It is the one fact upon which this case turns as on a hinge.

"Let us not abandon ourselves to conjecture. Let us apply the test that I have indicated and be certain. If William Scott created these events in order falsely to present the aspect of his murder, they will bear somewhere within them the distinguishing mark of their paternity—some certain, particular thing that he alone definitely knew."

The second tribunal and the first advanced now to that tense mental status where one hazards his fortune on some decisive test as upon the turning of a die.

The old man took up the bag from the plaintiff's table and presented it to the jury. Again, and with careful scrutiny, the jury examined it; they observed the heavy alligator leather of which it was composed; the two small straps buckled tightly across the top; the great ragged slit cut through the side. Although the bag had been on the table for two days, there was now a seizure of consuming interest. Every man in the courtroom examined it with the jury. There was silence. The moving of a foot, the creaking of a bench, were sounds sharply audible.

When the bag was again in his hands the old man continued.

"Gentlemen of the jury," he said, "you will observe that the great cut in the side of this bag is ragged. Henry Dillworth, your foreman, is a saddler. He will tell you that this ragged aspect of the cut shows that it was made with a dull knife."

It was not in the etiquette of jurors to reply to counsel; but they might indicate their approval by a sign. The foreman nodded.

"He will tell you another significant thing—namely, that as the leather of this bag is hard and thick it was a considerable labor thus to cut it open with a dull knife."

Again the foreman indicated his approval with a sign.

The old man raised the bag in his hands; he held it so the two small straps buckled across the top could be seen. He swung around toward the plaintiff's counsel. His voice expanded in volume.

"Why was it," he said, "that the one who sought the contents of this bag thus laboriously cut it open when, with a single slash of the knife, he could have severed these two small straps that hold the jaws of this bag together?"

The attorney for the plaintiff was on his feet in a moment.

"I will tell you why," he shouted. "Because the bag was locked!"

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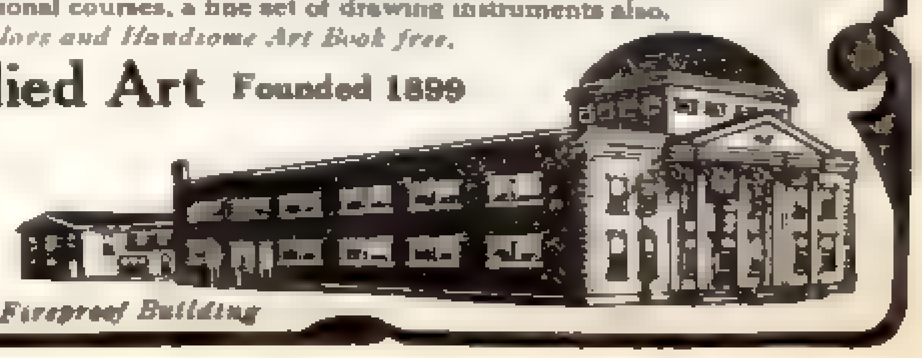

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Double cases all over, best copper tank, nursery, self-regulating. [illegible] Brooder [illegible] $4.85 [illegible] together, $11.50 Freight prepaid [illegible] of Rockies. We ship quick [illegible] any price are better. Satisfaction guaranteed. Write for book today or send price now and save time.
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The Essex-Model 1911 Incubators and Brooders come as the result of many years' experience by Mr Robert H. Essex. They are the latest improved machines made. They mean better poultry, more certainty, larger and more certain profits. Start right. Poultrymen everywhere will be interested in the new catalog with Mr Essex's story of why some people make money where others fail in poultry. This instructive Book Free. May we mail you a copy now? Address
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Builders of Buckeye Portable Poultry Houses
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The old man raised his extended arm, closed his fingers and brought his clenched hand slowly down with an abrupt gesture that emphasized each word.

"Not because it was locked," he said; "but because the one who cut that bag open — that specific, definite person — alone knew that it was locked!"

Then he sat down.

Behind him, on the benches, the audience packed into the courtroom moved with a common, decisive impulse.

The New York attorney flung himself across the corner of the table.

"Good God, man!" he said, "why didn't you go on? Why didn't you say that assassins would have been in desperate haste?—that to cut that bag open with a dull knife would take time?—that no sane person would take the time to do that slow cutting until he knew that he could get into the bag in no other way? Why didn't you say that assassins could not have known that the bag was locked until the straps were cut? And, if they had cut the straps and found the bag locked, why didn't you say they never would have dared to stop on that public thoroughfare to slowly cut that long ragged slit in the hard alligator leather? Persons were apt to come over that bridge at any moment. It was too perilous a place to remain in. Why didn't you say that assassins would have carried the bag to some safe place to thus laboriously hack it open. Why didn't you say that the thing was a slip of Scott's mind? Why didn't you name the crook? Why didn't you drive in the conclusions that are inevitable?"

The old man looked him in the face.

"The jury will do that for me," he said. And they did.

Invisible Dangers of the Heights

(Concluded from Page 13)

straightening of the hairs and apparently a sharp pull upon each. As John Muir has it: "You are sure to be lost in wonder and praise and every hair of your head will stand up and hum and sing like an enthusiastic congregation." Most people take very gravely their first experience of this kind; especially when accompanied, as it often is, with apparent nearby bee-buzzings and a purplish roll or halo around the head. During these times a sudden finger movement will produce a crackling snap or spark.

On rare occasions these interesting peculiarities become irritating and sometimes serious to one. A few people suffer from a muscular cramp or spasm and occasionally the muscles are so tensed that breathing becomes difficult and heart action disturbed. I have never known an electrical storm to be fatal. Relief from the effects of such a storm may generally be had by lying between big stones or beneath shelving rocks. On one occasion I saw two ladies and four gentlemen lay dignity aside and obtain relief by jamming into a place barely large enough for two.

In my own case, activity invariably intensified these effects; and the touching of steel or iron often had the same results. For some years a family resided upon the slope of Mount Teller, at an altitude of twelve thousand feet. Commonly during storms the stove and pipe were charged with fluid so heavily that it was a case of hands off and let dinner wait and sometimes spoil, until the heavens shut off the current.

The sustaining buoyancy of the air to aerial things decreases with altitude. In this "light" air some motor machinery is less efficient than it is in the lowlands. It is probable that aviators will ever find the air around uplifted peaks much less serviceable than this element upon the surface of the sea.

Known and unknown dangers in the air will be mastered; and ere long the dangers to those who take flight through the air will be no greater than the dangers to those who go down to the sea in ships.

Flying across the crest of the continent will be enchanting. This journey through the upper air may bring to many the first stirring message from rocks and templed hills. To look down upon the amplitude of the earth, to be aroused by eloquent, illimitable scenes that are wrapped in silken shadows and robed in sunlight, will make every one intensely feel that this is a mysterious, magnificent, beautiful world.

Here's a Stone Roofing
Think how long it will last!
J-M Asbestos Ready Roofing is literally a sheet of pliable stone—with the lasting qualities of stone.
Also with the fire-proof, rust-proof, rot-proof and acid-proof qualities of Asbestos. And—like all stone—it *never* needs painting.
It consists of several layers of Asbestos Felt securely cemented together with alternate layers of pure Trinidad Lake Asphalt—both practically *indestructible minerals.* No stronger combination of element-resisting materials is possible. There is not a particle of perishable material in
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We can tell you of many buildings—give you the names of the owners—on which this roofing, without any painting or other protection, has withstood the wear and tear for nearly a quarter of a century and is in good condition today.
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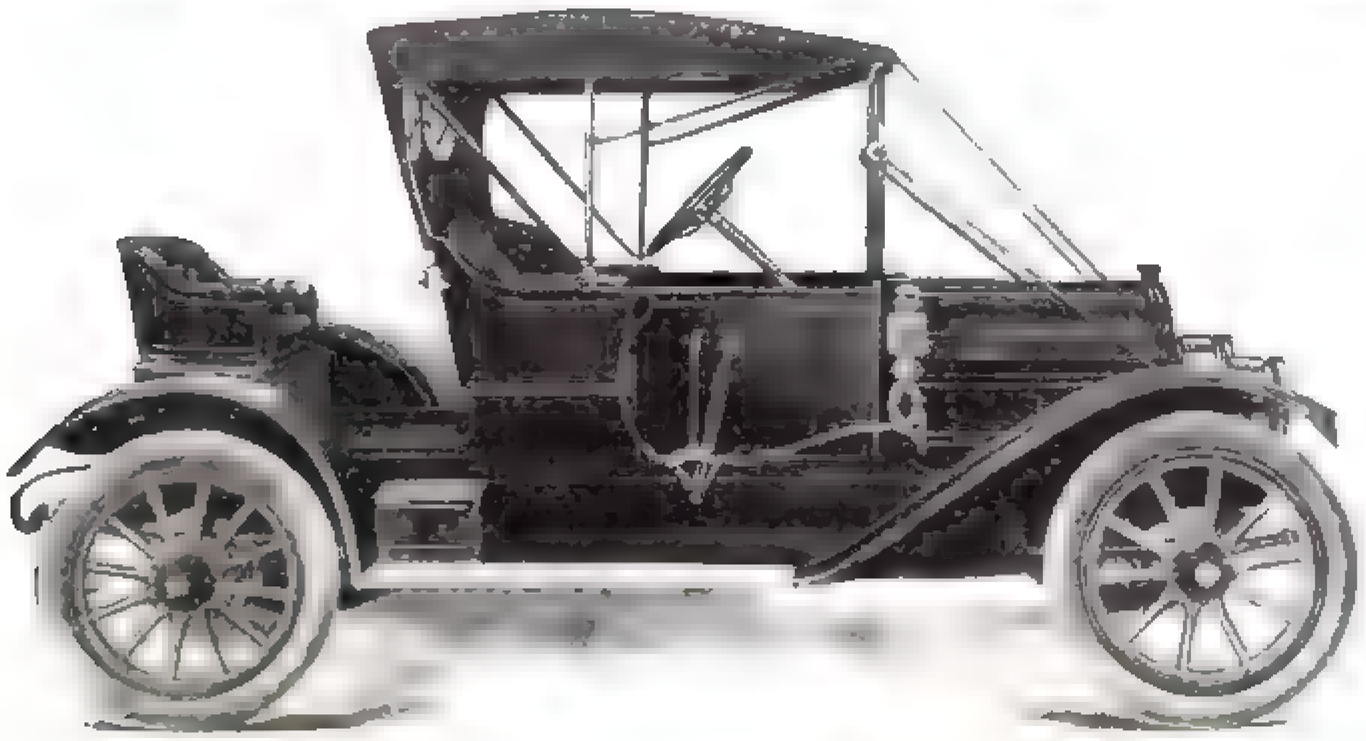
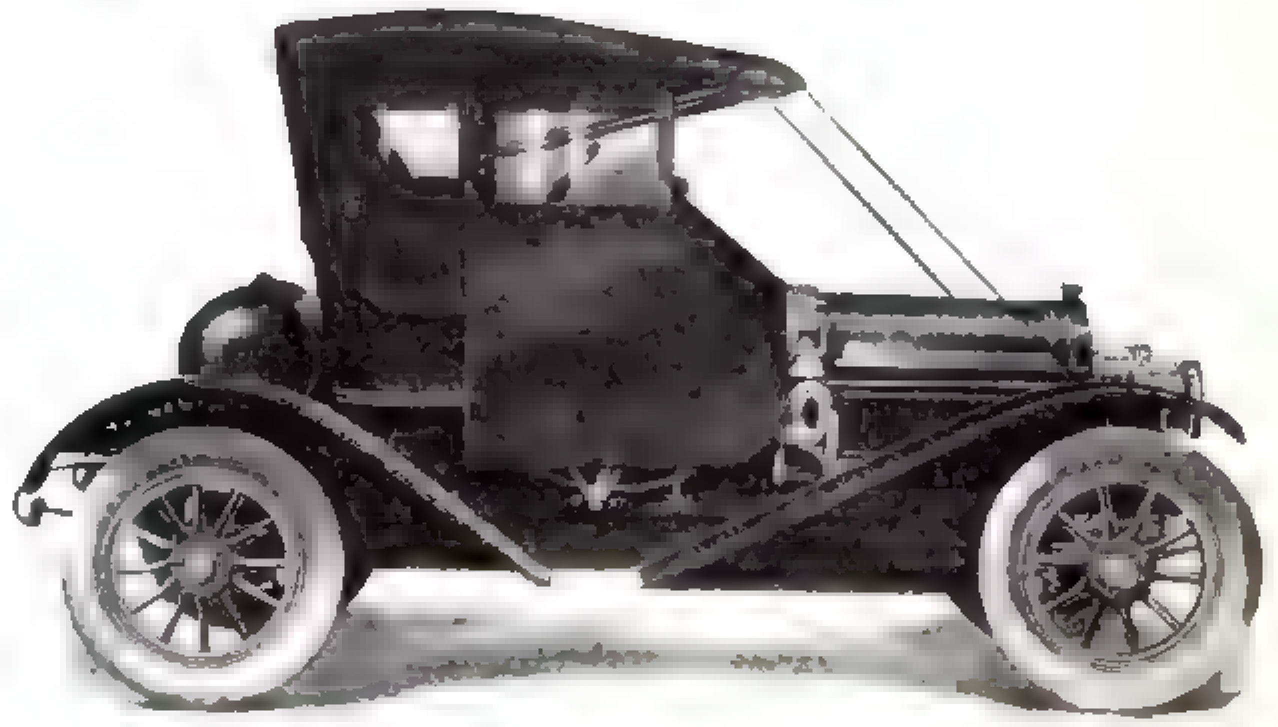
HUDSON "20"



The Fore-door Roadster—$1200 Complete

Equipment includes Dual Ignition System with famous Bosch Magneto, Mobair Top, Glass Front, Prest-O-Lite Tank, Lamps, Tools, etc.
Large Gasoline Tank or Rumble Seats Optional



The Winter Car—$1150 Complete

Equipment includes Dual Ignition System with famous Bosch Magneto, Arden Top, Glass Front, Prest-O-Lite Tank, Lamps, Tools, etc.
Large Gasoline Tank or Rumble Seats Optional

These are the two newest types of the famous HUDSON "20"—twenty-five to twenty-six horse power—Roadster. Equipped with the special curtains, they are as snug and warm as a *coupé*.

Without trouble, delay or expense, as with *coupé* bodies, the curtains can be removed, the top lowered and you have the latest 1911 Roadster.

There is a great saving in having such a car. There is not the expense of the heavy *coupé* body which is seldom suitable for summer use. There is always the comfort and convenience of such a body in the severest, stormiest weather.

The Famous Hudson "20"

You will find the HUDSON "20" in practically every locality where automobiles are used. We sold 4500 last year. Some have been driven 15,000 miles and more, without having required any attention in the way of repairs. They are strong, powerful, simple to operate and care for and are so beautiful that they are "The most widely copied car in America."

More than 700 doctors use the HUDSON "20" Roadster. Corporations, salesmen, inspectors and others who have HUDSON "20's" in daily business service, exceed 1500.

Many famous men who own larger, costlier cars, get their greatest automobile satisfaction with the HUDSON "20". They operate the car themselves. There is no need for a chauffeur. The car is always ready for service. It requires practically no attention. Even as a light car for special occasions many prefer it to an electric, because of its wider utility range. It costs so little to buy and is so economical to operate that these items need hardly be considered.

Among those whom you may know, either intimately or by reputation, who own and use HUDSON "20's" are President Underwood of the Erie Railroad, Glenn Curtiss, the noted aviator, Robert J. Collier, publisher of Collier's Weekly, John C. Eastman, publisher of the Chicago Evening Journal and J. B. Herreshoff, famous designer of yachts. So many Congressmen and other prominent people operate the HUDSON "20" that you must know some of them.

These men chose the car because of its simplicity and the satisfaction that it gives in the way of beauty and the slight attention required.

Corporations such as the Boston Edison Co., Fairbanks-Morse Co., and Sanitary District of Chicago, chose the HUDSON in competition with others because of its low cost of up-keep and operation. They tested it as compared with others, and with horses, accurately accounting for every expense, so that it was found to be cheaper, mile for mile in service given, than any other means of rapid transportation they were able to find.

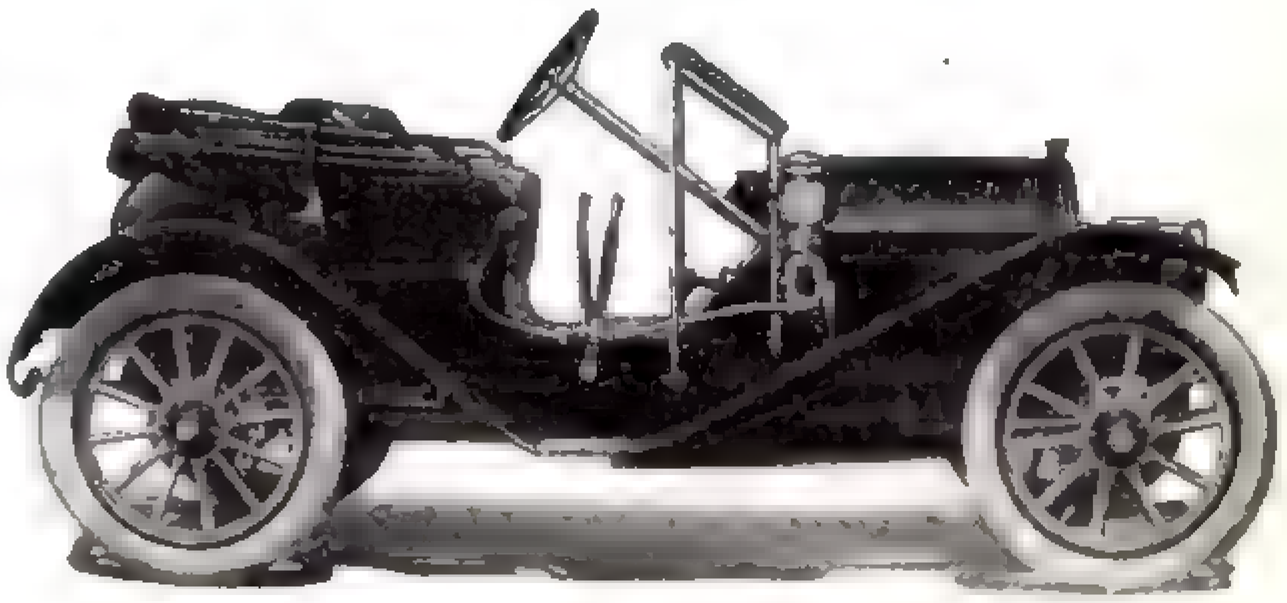
Any one who can afford a horse can afford a HUDSON "20".

The Fore-door

The fore-door car illustrated above is the latest design of the season. It has a 110 inch wheel base; long, low, graceful lines; high enclosed body; beautiful upholstering

It is used by doctors and by many women, because of the fine appearance and simplicity of its operation. You merely press your foot on a pedal, move the lever with one hand, release your foot and the car glides forward. A touch of the throttle and it will jump to 40 miles an hour, if you desire.

In every detail of upholstering, of finish—in the aluminum running and floor boards the large steering wheel—the rake of the steering post, there is smartness in the car found only in others selling at a much higher price



Winter Car as a Summer Car

This is the summer arrangement of the winter car illustrated at the top of this advertisement. It is the HUDSON "20" Roadster, so well known wherever automobiles are used. With winter curtains it is suitable for the coldest, windiest, slushiest weather. Remove the special curtain equipment with which it is furnished and it becomes a summer car, thus giving an all-the-year-round service. Other than a little shorter wheel base, the chassis is precisely like that of the Fore-door type already described.

You probably know many cars of this type. They have given constantly satisfactory service to thousands of owners, in all sections. The winter curtain equipment is new. You can see from the illustration how completely and snugly the seat can be enclosed.

The color of all HUDSON cars is dark blue with gray wheels—the newest, dressiest combination of the year.

Both the fore-door and winter cars are equipped on option with either a single or double rumble seat on the tool box or a 25 gallon gasoline tank.

See these cars at your nearest HUDSON dealer's.

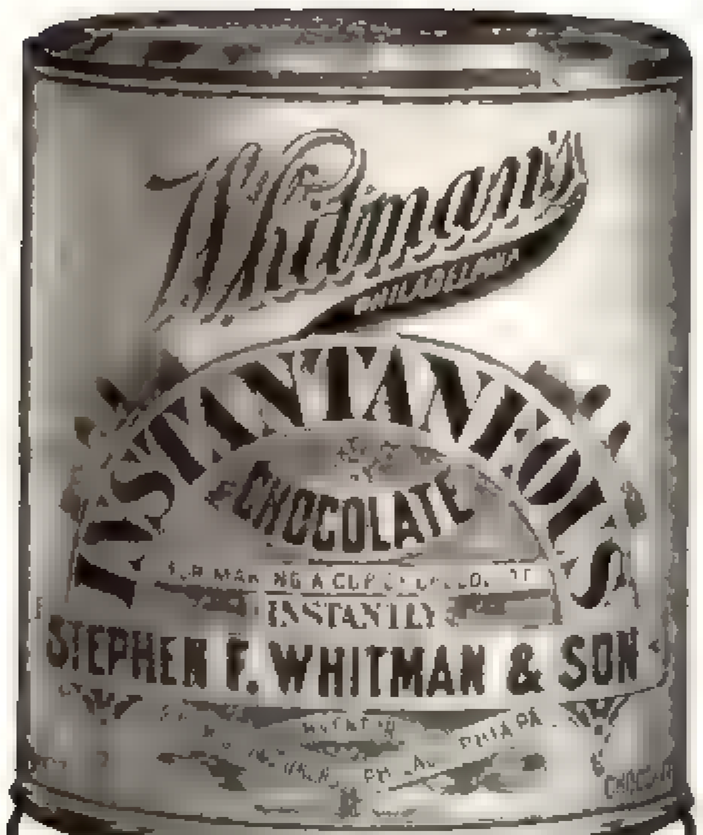
Write for special HUDSON "20" circular.

See the Triangle on the Radiator

HUDSON MOTOR CAR COMPANY
5062 Jefferson Avenue, DETROIT

LICENSED UNDER
SELDEN PATENT

(18)



Frosty days demand a hot drink rich in food and fuel value. INSTANTANEOUS cheers and comforts, warms and strengthens.

An ideal drink for red-blooded folks who love outdoors in winter.

Made in a jiffy and served in the nick of time after sleighing, skating, motoring.

A sensible *"first aid"* to anyone after exposure to severe weather.

Give it to children when they come in chilled and with wet feet.

Drink it *before* as well as *after* exposure.

You cannot buy better chocolate. You cannot buy any other chocolate with the everyday convenience of

Whitman's

INSTANTANEOUS CHOCOLATE

Simply mix with boiling milk

Gives a new delight to chocolate desserts and home-made candies.

Made by a slow, secret process that is costly. Therefore, INSTANTANEOUS is not cheapest—only best.

Sold by good grocers everywhere and at the selected stores that are agents for Whitman's Chocolates and Confections.

If you cannot buy INSTANTANEOUS conveniently write for sample; or, send 40 cents for half pound or 75 cents for one pound tin, sent postpaid.

STEPHEN F. WHITMAN & SON, Inc.
Philadelphia, U. S. A.

Makers of
A FUSSY PACKAGE for Fastidious Folks
and other chocolates and confections sold
through special agents

MADE IN GERMANY

(Concluded from Page 11)

cost of doing business than for the American merchant, who turns his goods quickly on a month's credit; and violent fluctuations in prices are equally dangerous. Through his business organizations the German keeps prices at a fairly regular level, discounts the caprices of supply and demand and soberly turns a reasonably certain profit. His stock lists show no such gigantic corporations as ours and he makes no staggering profits by speculating in his merchandise or raw materials. At the same time he is not paying dividends on watered stock or regretting the money he put into enterprises that were launched largely for the profit of a captain of industry.

The recent potash incident gives a good idea of German commercial organization. Germany monopolizes this staple fertilizer ingredient through a syndicate formed for a term of years by agreement among the owners of her potash mines. We are her best customers for potash. In 1909 the syndicate came to an end and a new agreement was necessary. Some dispute arose among the Germans themselves and the formation of a new syndicate was delayed a few hours. American fertilizer men in Berlin seized the opportunity to contract with several mine-owners for supplies of potash at far less than the old syndicate prices. This aggressive bit of buying frightened the Germans. Immediately their syndicate was brought together again and they set to work to get back those contracts. At that stage the famous potash dispute became a tangle of technical points. Only good equity could draw a straight line between Germans and Americans, or, allowing for differences in national temperament and methods of doing business, could say which side was right and which wrong. When the Germans got together again, though, their Government imposed a special export tax on potash in a way that made the American contracts unprofitable; this last action is typical of German business solidarity. For the Fatherland's industrial and commercial interests, large and small, are closely knit together by associations, agreements, the banking powers and other agencies, and these are able to bring about direct action by the Government when the country's interests are at stake.

Germany sells America many excellent textile commodities, such as stockings, laces and embroideries, which are better than our own products of the same kind by reason of some fine point in making or finish, due to an improvement on a machine. American manufacturers might approximate the goods if they could get the improved device, but in such a case German manufacturers have been known to stand together and take the whole output of that device, even when it was made in some other European country. In their love for their own country and by good organization they make themselves such customers that every manufacturer thinks twice about offending them.

How an American Butted In

This good team-work, as an American would call it, is not successful always, of course. Germany has its full share of moribund business organizations; and there, too, the good of the trade often suffers because each individual concern in a *Verband* or *Verein* is intent solely upon getting private advantages. Yet the "joining" tendency of the Germans has scared many a Yankee out of the Fatherland. After three or four days' investigation into the possibilities for his goods in Berlin, he has gone home and reported that there is no chance there for him, because all Germany is one big trust.

In the United States, when there is a monopoly or a close agreement, it often pays to make a canvass anyway, on the chance that somebody is dissatisfied. That is safe procedure in Germany too.

Some years ago an American promoter went to Berlin to sell the patent rights of a new bottle-making machine that made twenty thousand bottles a day, replaced hand labor and lowered cost of production. He found the German bottle manufacturers all bound up in a *Verein*. They considered the state of the bottle trade very good, liked their present methods of manufacture and did not respond at all to the suggestion that this new Yankee machine was worth a million and a half marks to them. Instead of going back home after this rebuff, however, the American visited one of the largest mineral-water companies in Germany and asked how many bottles they bought yearly. They told him a matter of millions. Then he asked how much they were paying for bottles and, when they gave the price, offered to install in their own plant a machine that would turn out all they could possibly use at less than half their present cost. The offer was accepted, and when the machine began work the mineral-water people were delighted. The loss of this important customer brought the bottle manufacturers around in a hurry. They bought the German rights and that machine is being built today in Germany.

The German instinct for organization does wonders in such industries as farming, where thousands upon thousands of societies exist for buying machinery, supplies, fertilizer, seed, coal and stock foods, for selling farm products to the best advantage, for lending farmers money on the building-and-loan plan, and so forth. It has been predicted that when American agricultural science and practical farming are properly brought together there will be a farm expert in every village in the United States, working somewhat like a doctor, visiting farms suffering from poor yield, insects or plant diseases, and prescribing remedies. The agricultural societies in Germany have already gone so far in that direction that crop failures are almost unknown, because a farmer can subscribe so many marks a year to a society and one of the best experts in the country will visit his place in the season, go over every field, examine the record of every cow and suggest measures for getting better returns.

The Sisters and Cousins and Aunts

In one way, though, the German genius for organization brings weakness in business matters. That is in the matter of relatives. The word relatives brings no terrors to the American heart, because the majority of our enterprises are in first hands and our people have no such family solidarity as exists in the older countries. If a man gets a job with us it is usually because he can deliver the goods, not because he is a thirty-second cousin by marriage.

But abroad it is very different.

One of the great steamship companies was in such a bad way a generation ago that it seemed likely to go out of existence. A new manager was appointed. He found the offices overmanned with relatives; and such a fine brotherly and cousinly spirit pervaded the whole sea-force that whenever a captain finished his voyage the staff ashore gave him a banquet. When the business was freed from relatives and an aggressive policy laid out it began to grow and has since become one of the foremost steamship enterprises in the world.

In another case a great German locomotive works got into the hands of the founder's relatives and was managed by lawyers until it was practically managed out of existence. The founder began building locomotives seventy-five years ago, when every engine on a German railroad had been made in England. Even at that early day his foresight led him to secure iron and coal mines in connection with his machine works. After he had been in business a few years not a single locomotive came from England. The founder died early and the business was successfully continued by his son. When the latter died, in turn, the family name appeared on locomotives in many countries. While the third generation was growing up, however, the business passed into the control of relatives and the family lawyers, the first filling the jobs and the latter furnishing the guiding intelligence. Year by year it dwindled, and for three years not a single engine was built. The shops were abandoned, the equipment sold and the skillful employees dispersed. When the sons of the third generation came of age there was little left but the family name, but that was still an asset and the grandsons started building locomotives again in a small shop. Today the business is much larger than it ever was in the times of the preceding generations, but it has practically all been re-created.

Editor's Note — This is the third of a series of articles by James H. Collins. The fourth will be published in an early issue.

If you, Mr. Clothier, are in a big town—

If your customers want the best of good clothes—

Write us.

We are looking for merchants of precisely your sort.

There is profit in it for both of us.

Let's get together.

Rogers Peet & Company

New York City

258 Broadway at Warren St
842 Broadway at 13th St
1302 Broadway at 34th St

On the Dining Table

In all civilized countries.

LEA & PERRINS SAUCE

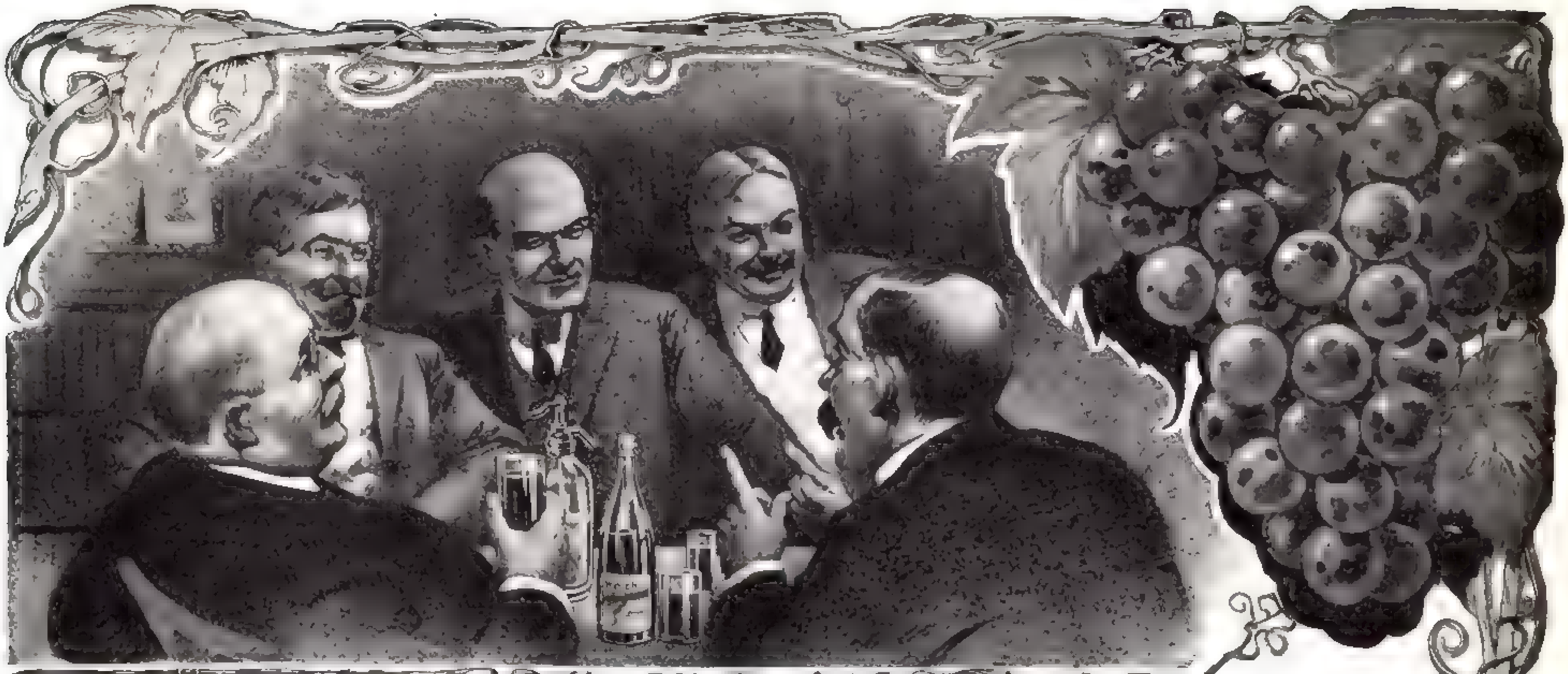
THE ORIGINAL WORCESTERSHIRE

Aids digestion and deliciously flavors more dishes than any other table sauce in use. Try it on **Soups, Fish, Roasts, Chops, Steaks and Stews.**

A Wonderful Appetizer. Assists Digestion

JOHN DUNCAN'S SONS, Agents, New York.

LOVERS
CATALOGUE



Welch's Grape Juice

The National Drink

MORE men than ever are drinking WELCH'S. They find it *the* beverage that doesn't hurt the stomach, heart or head. At home, at the club, the soda fountain—everywhere you quench thirst, you'll find WELCH'S.

IF a man must have a before-breakfast "bracer," let him take a glass of WELCH'S, or drink a WELCH grape ball—high glass, chunk of ice—pour half full of WELCH'S, filled with charged water.

IT has just the tartness your morning palate craves—just the zestful tang your stomach wants. It *satisfies* that feeling of "I-want-something-to-drink-and-don't-know-what-it-is."

A TONIC-stimulant—without a bad after effect. It appetizes; it strengthens; it brightens you up.

You can get it at any soda fountain—ask for WELCH'S.

You can—and you should—keep it at home. It is not expensive by the case, and your wife is always glad to have it to serve to friends.

How to make a Camel's Hump

Use tall glasses. Allow half as many lemons as there are persons to be served. Wash and dry lemons, peel with continuous rind, taking off in such a manner as to leave a round knob or hump at each end. Cut in two, at center, and hang half of a rind in each glass, permitting the "hump" to hook over edge of glass. Put two tablespoons of crushed ice in bottom of each glass, add one teaspoonful of lemon juice to each glass, pour in one third of a glass of chilled Welch's Grape Juice, and fill glass with chilled charged water. Serve this very refreshing beverage with two straws in each glass.

YOUR children can drink all they want of it. It is not a *manufactured* "soft" drink; it is a natural beverage. It cannot harm children or grown-ups.

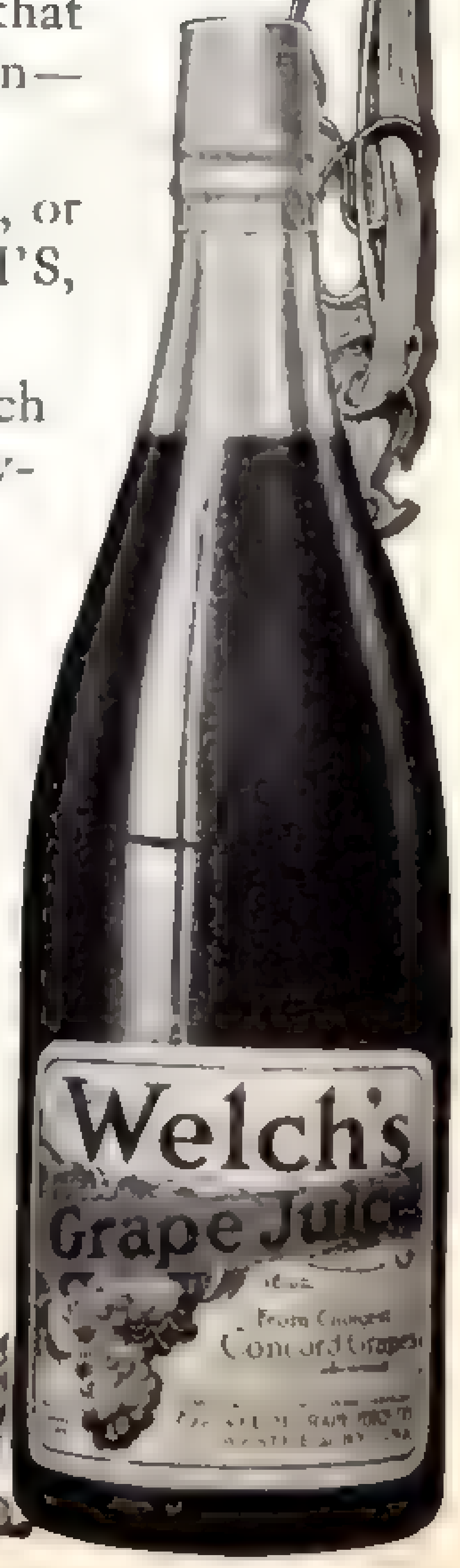
Get the WELCH habit—it's one that won't *get you.*

Your druggist or grocer will supply you. If he hasn't it, he will get it.

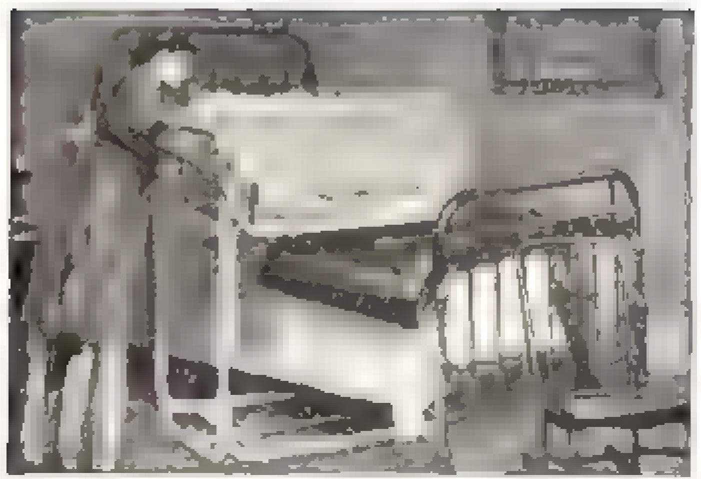
Trial 4 oz. bottle by mail, quick, 10 cents.

Trial dozen pints, express prepaid east Omaha, $3.00.

LADIES:—Write today for our new free booklet of Grape Juice Recipes—dainty desserts and drinks.



The Welch Grape Juice Company **Westfield, N. Y.**



In Your Home on Free Trial
for 5 days. Freight Paid
"The Taylor Nursery"
20th Century Baby Crib $15 Delivered
with Sanitary Mattress, Night Box and Safety Hook. Every [illegible] Money back if this is not the best crib you ever saw—and you decide. Guaranteed large enough for child 5 years old.
Send for our Beautiful FREE BOOKLET
[illegible] Write for it today. Mailed [illegible] envelope.
Trade Mark
Taylor Nursery Baby Bed Co.
9 Madison Ave., Cor. 23d St., New York City

The confidence felt by farmers and gardeners in Ferry's Seeds to-day would have been impossible to feel in [illegible] years ago. We have made a science of seed growing.
FERRY'S SEEDS
always do exactly what you expect of them. For sale everywhere. FERRY'S 1911 SEED ANNUAL Free on request.
D. M. FERRY & CO., Detroit, Mich.

Big $1 Offer—KEITH'S

No. 1070—$2200. One of the 215.
[illegible] page monthly magazine for [illegible] months, a copy of our new book
100 PLANS
Bungalows
Cottages
Keith's Magazine is the recognized [illegible] on building and decorating artistic homes. $2 a year. Keith's 1911 Big $1 Plan Books, direct or thru Newsdealers, are— [illegible]
Any one of these $1 Plan Books FREE with a year's subscription $2. [illegible] $5, any five, $6
M. L. KEITH, 608 Lumber Exch., Minneapolis, Minn.

WONDERFUL FALL-BEARING Strawberry
Fruits in Fall of first year and in Spring and Fall of second year. Better than a gold mine. 500 plants set in Spring of 1910 produced in Aug., Sept., Oct. and Nov. nearly 400 quarts, which [illegible] at 40c to 50c per qt., [illegible] $2,000 to the acre. We are headquarters for these plants. Also all other Berry Plants. [illegible] Plum Farmer, Idaho and Royal Purple Raspberries. Norwood and Early Ozark [illegible]. Hastings [illegible] Catalog will be sent you free. Write today.
L. J. FARMER, Box 178, Pulaski, N. Y.

HURST SPRAYER ON FREE TRIAL
No money in advance—pay us out of extra profit. Sprays anything—trees, potatoes, vineyards, truck, etc. [illegible] Guaranteed 5 years. [illegible] wholesale [illegible] We pay freight. Catalog and [illegible] free. Free Sprayer Offer to first in your locality.
H. L. HURST Mfg. Co., 751 North Street, Canton, O.

AS POTATO SPRAYER

AS ORCHARD SPRAYER

We Light Your Home
Electric and Gas Fixtures of every sort for Lighting Houses, Stores, Churches or Halls. Chandeliers in variety, Showers, Ceiling Lights, Dining Room Domes, Brackets, Pendants, Porch Lights, Electric or Gas Portables, Electroliers, Newel Lights. All complete ready to light. Buy direct from makers. Send for catalog. We give expert advice *free of charge* regarding your plans. Best references.
GOODWIN & KINTZ CO., Winsted, Conn.

EDUCATION'S NEW GIFT TO BUSINESS

(Concluded from Page 7)

of seven or eight per cent of their total production. H. A. Kohman, who was appointed to the fellowship, presently developed a method of treating this stale bread with small quantities of malt extract, which changes its starchy constituents into fermentable sugar. The sugar and malt are then filtered off and used in making the next batch of bread, thus saving the baker the expense of buying cane sugar. There are left, after the sugar has been extracted from the stale bread, immense quantities of pure gluten. When a practical use has been found for this gluten the stale bread will pay a large profit.

The most interesting discovery made by Mr. Kohman was incidental to his main work. In the process of his experiments he discovered, isolated and developed in considerable quantities, the bacillus that is responsible for "salt-risin'" bread. So certain is the action of the new bacillus that Mr. Kohman was able to make, for a series of days in one of the largest wholesale bakeries in the country, perfect salt-rising bread in batches of one thousand loaves a day. Negotiations are now under way for the formation of a company to put the salt-rising ferment on the market.

Dr. F. W. Bushong was a chemist in the employ of the state of Kansas. His business was to analyze samples of drinking water. His passion was to investigate the constituents of crude petroleum. One day a test tube containing a preparation of crude oil exploded, tearing the muscles of Bushong's arm and spotting his face with bits of glass. Professor Duncan called the next day to express his sympathy and asked what had made the test tube explode. Bushong explained that it had exploded because he had succeeded in isolating certain crystals of great value in the arts. That same day, at Professor Duncan's suggestion, a citizen of Lawrence—the city in which the university is located—who is largely interested in Kansas oil wells, endowed an industrial fellowship for two years at one thousand dollars a year and agreed to pay the incumbent ten per cent of the net profits from his discoveries.

A New Place for the Pioneer

Doctor Bushong's investigation has hardly more than begun, but already it is certain that in crude petroleum there lie unused possibilities for building up a score of great industries. What coal tar proved to be in the skillful hands of German chemists crude petroleum may be in the United States—an almost bottomless treasure-house of new dyes, medicines, drugs, perfumes and poisons. Professor Duncan is hoping and planning to put a dozen fellows to work on the same great subject. Meanwhile the petroleum producers of the country are fast emptying the oil pools of the country and are sending abroad great tank ships filled with crude distillates and extracts. In the teeth of protestations of efficiency on the part of the great oil exporters comes the challenge that they have not begun to realize even the possibilities of wealth in their product.

Out in the laboratories of the University of Kansas—the keystone in the system of public education—a number of other fellows are at work with valuable and important discoveries to their credit. They and their colleagues are serving—at the same time—themselves, the business men who back their work and the great public outside. So far the great experiment has proved an astonishing success. Other state universities and private institutions of higher education are beginning to fall into line. They see the wisdom of making useful knowledge of more immediate benefit to the people.

Professor Duncan himself, though he retains his chair and continues his work in the University of Kansas, has been called to fill also the professorship of industrial chemistry in the University of Pittsburgh. There, in the heart of industrial America, it is planned to erect a building, with room for fifty industrial fellows, in which to enlarge and develop the work so auspiciously begun.

In the great task of making over the whole system of public instruction in the United States, Professor Duncan would seem to deserve the fame of a pioneer and pathfinder.

YOU MUST SEE IT

For seeing is believing—and those that have seen The Knapp Line of Calendars agree that it is unique and unequalled for art merit, beauty, and practical advertising value. We have told you in these pages what The Knapp Line Calendars and The Knapp Man can do to make your business grow. But we want you to see The Knapp Line in all its richness. Then you will know why it wins. Our calendar subjects represent the best art by the best artists—all at your service. They are subjects that will live—not a month nor a year merely, but many years—and your advertising will live with them.

A leader in The Knapp Line is the magnificent patriotic picture, "Ring, Ring for Liberty!" by the celebrated historical painter, Henry Mosler. This superb painting depicts in glowing colors the moment when the Liberty Bell declared to the world the birth of our nation. It is a soul-stirring composition that will live and be treasured always by the American people. Mr. Mosler will, hereafter, paint exclusively for The Knapp Line.

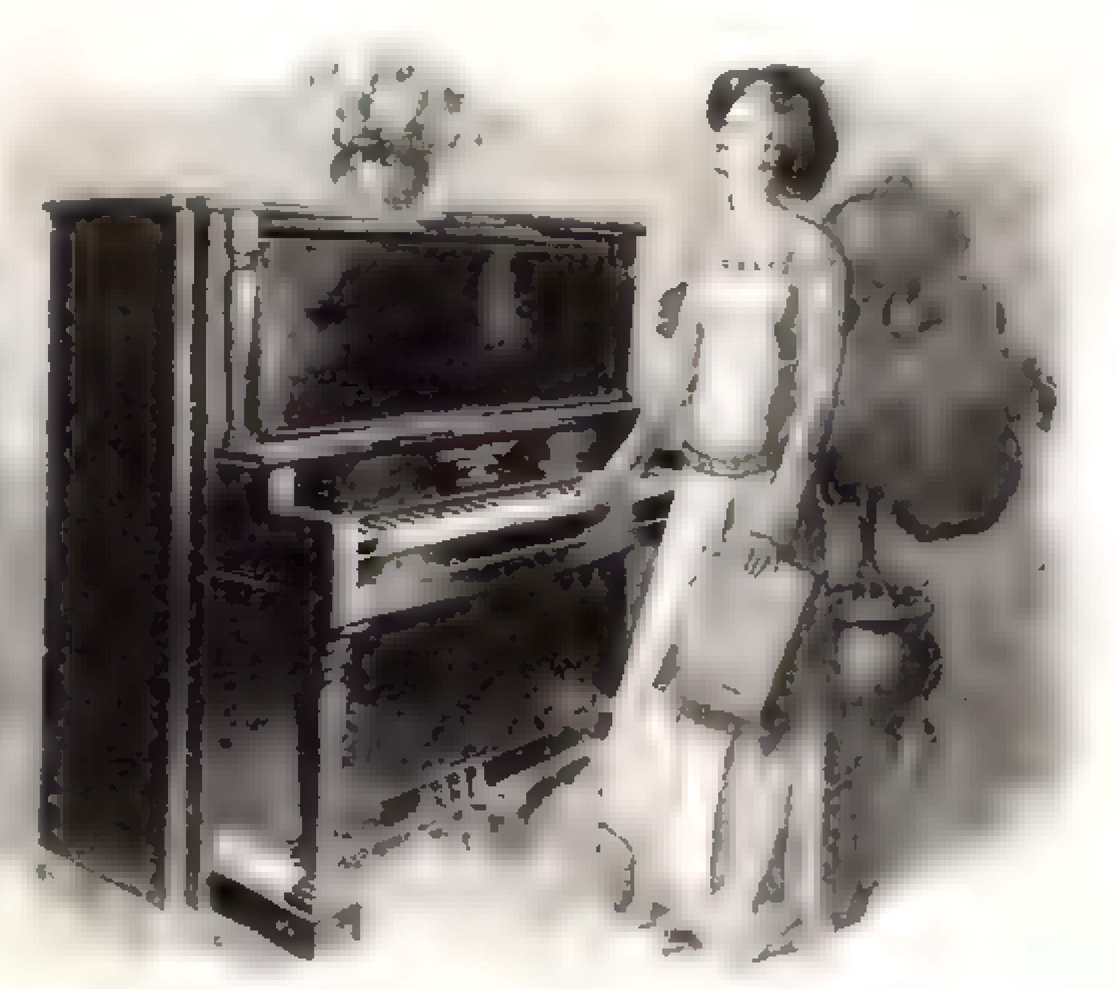
Another distinguished picture in this most distinguished line is "The Mother's Hour"—a tender, beautiful painting of mother-love, by Marion Powers, a gifted artist who enjoys the honor of having her work purchased by the French Government for the Luxembourg Gallery. It was this picture that inspired the following lines, written to accompany it:

"That sweet communion-hour at eventide, when infant hearts turn back—turn back
 To seek the mother-love afresh.
When tiny hands reach out—reach out; and drowsy heads, dayworn and dull,
 Droop like the poppy at the set of sun.
In that same hour around the world we hear the soft, appealing call
 Of infant soul to mother soul.
That is the mother's hour supreme; her greatest joy."

But these are only two subjects in a full, rich line. The Knapp Line is the *Line of Progress*, and it wins wherever it is shown. That is what the Knapp Men tell us—and they know it, for they show it.

WANT TO SEE IT?—WRITE TO US.

THE KNAPP COMPANY
FOURTH AVENUE AT NINETEENTH STREET, NEW YORK



The Lyon & Healy Piano is pure in tone.

(114)

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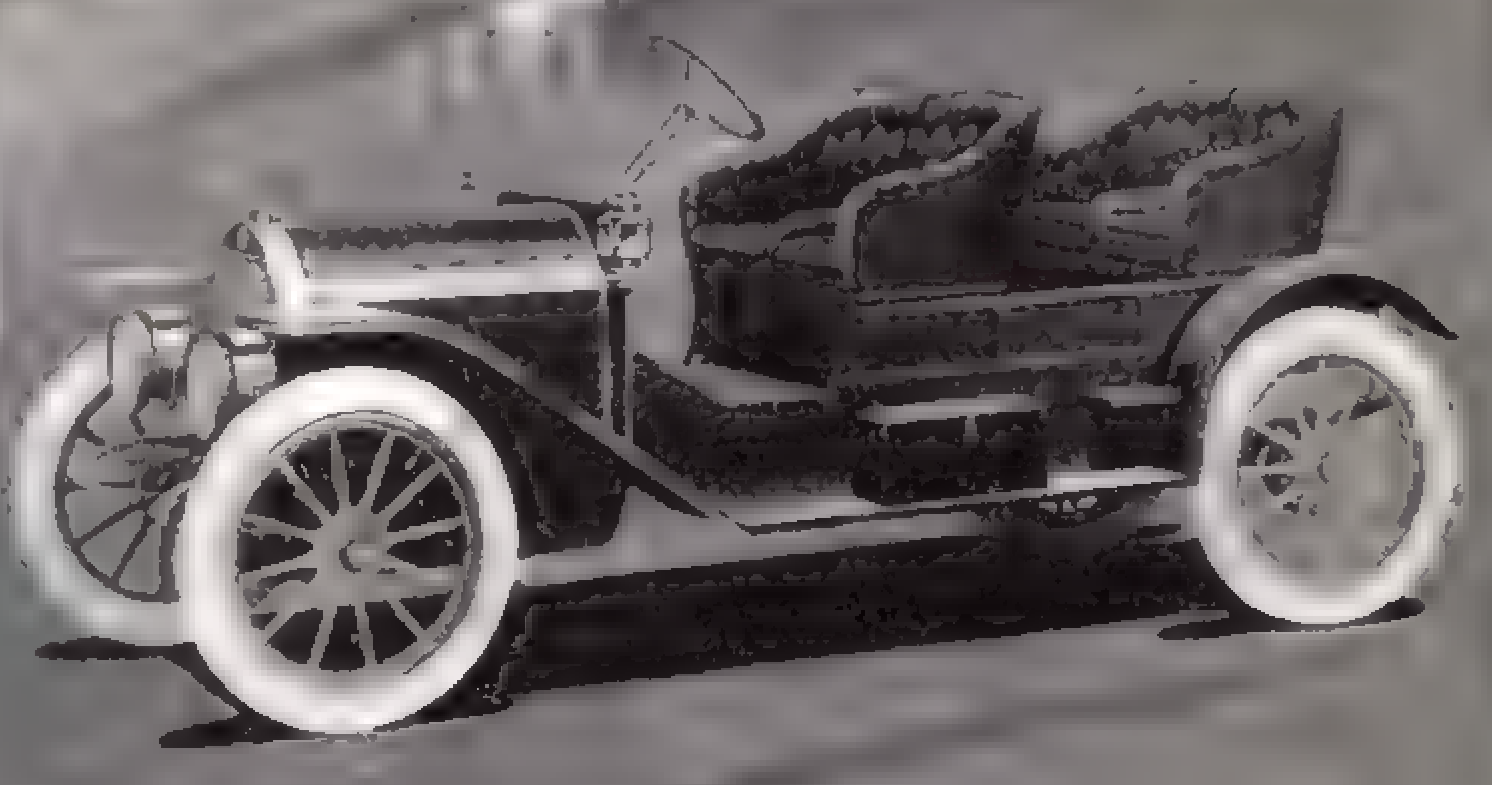
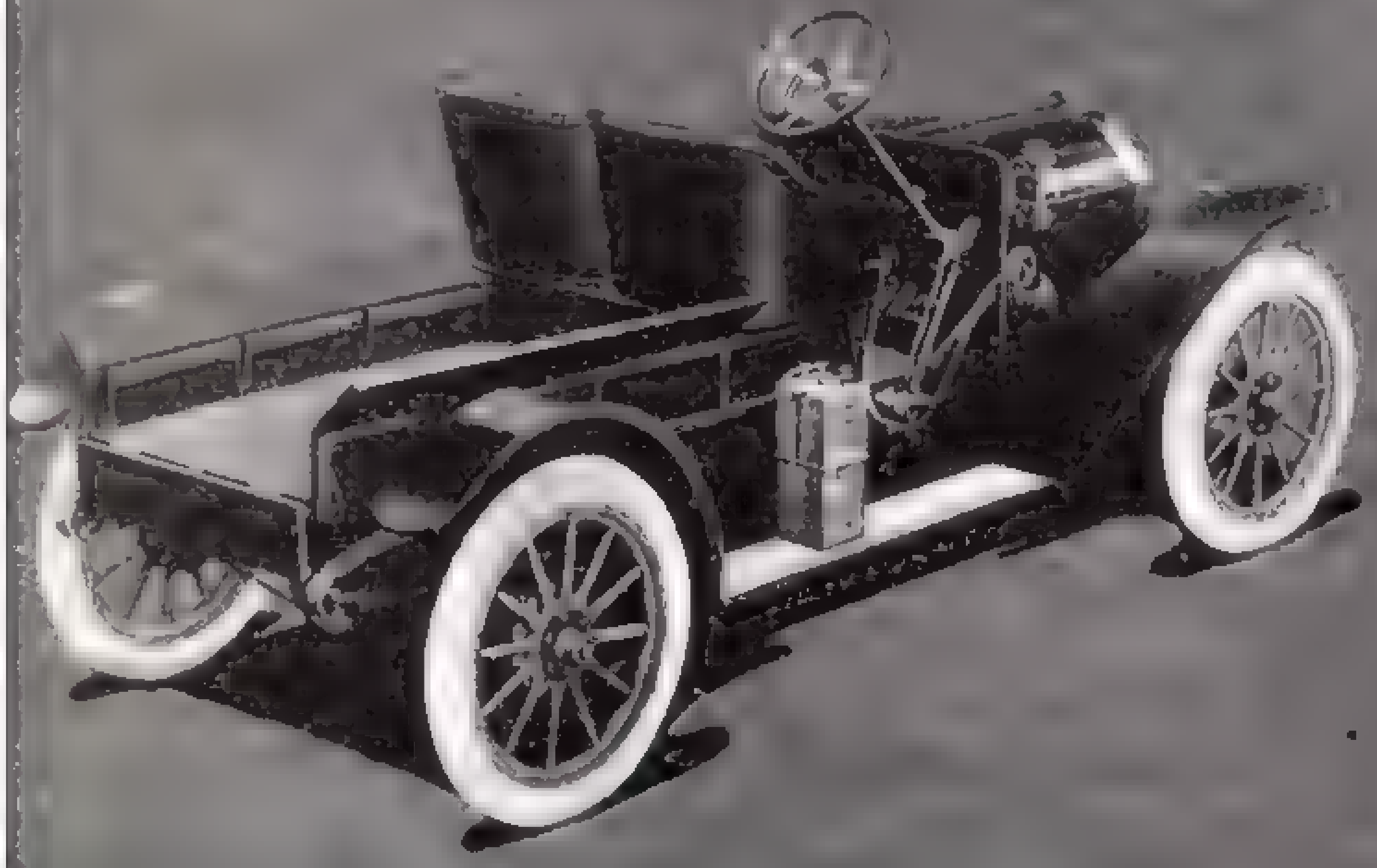
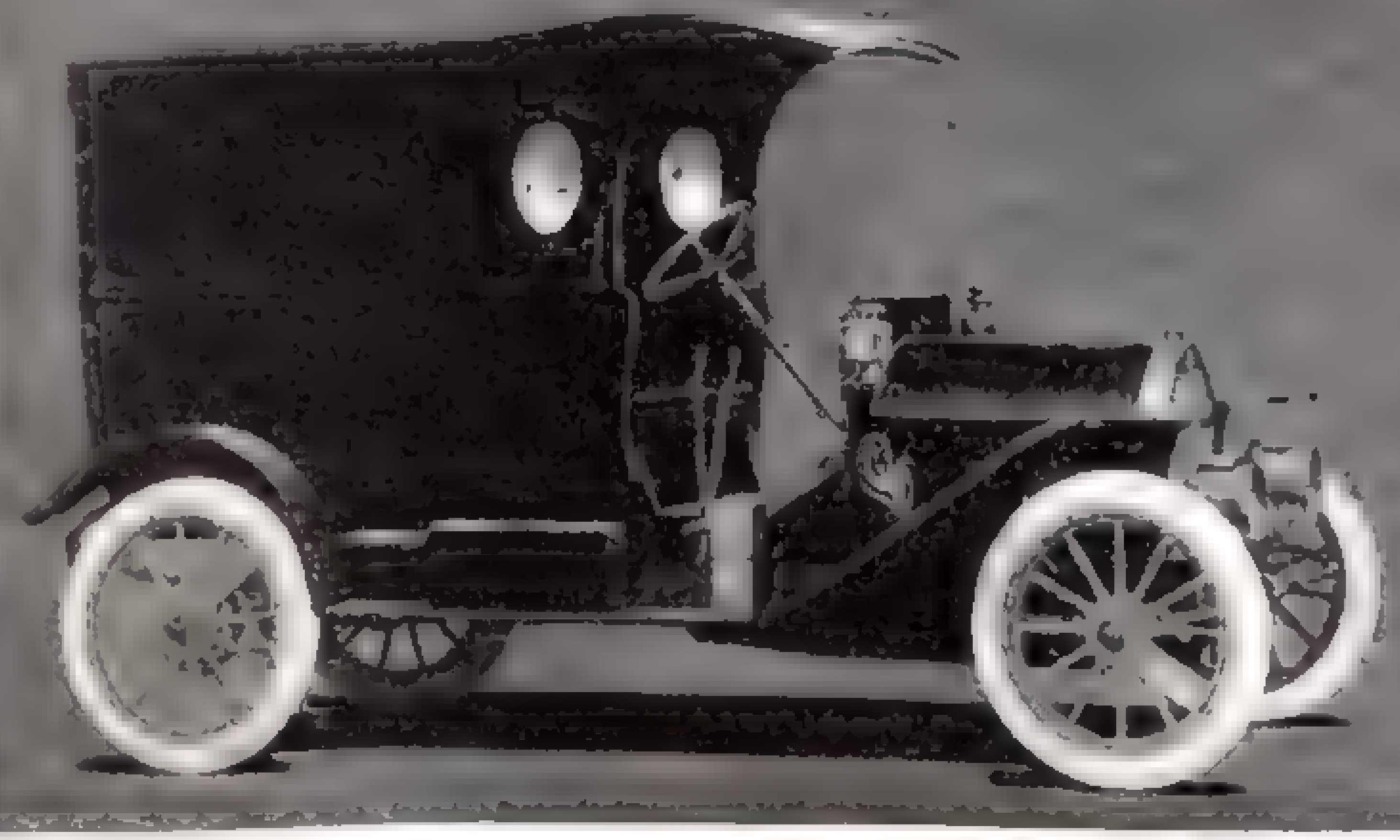
THE DRAMATIC PUBLISHING CO., 346 Dearborn St., Chicago

An Education Without Cash
THE SATURDAY EVENING POST offers a full course, all expenses paid, in any college, conservatory or business school in the country in return for a little work done in leisure hours. If you are interested address
The Curtis Publishing Company, Philadelphia

"Stoddard-20" Commercial Wagon







A brand new proposition. When arranged for pleasure uses, it is in appearance and purpose strictly a pleasure car, and yet, in but a few moments time it can be transformed into a commercial car that is, likewise in both appearance and purpose, strictly a business car. It has not the slightest appearance in either case of being a makeshift. There is the utmost economy in possessing a car having these possibilities. It isn't a question of your not having money enough to buy two cars—it is a matter of economy in maintenance. This "Stoddard-20" Commercial Wagon has an easy riding wheelbase of 112 in. Tires 33 x 4. Splitdorf dual ignition system. Stromberg carburetor. Tread either 56 or 60 in. Cylinders 4 x 4½. It has taken six men, up an 8% grade, on "high," at 25 miles an hour. You can throttle the motor way down close while running on "high" gear, then get out and WALK beside it, and this not alone on smooth roads, but on cobble-stone pavements. You often have to put your hand on the bonnet to feel if the motor is running or not, it is so silent. Holds four passengers with greatest comfort. Rear seat can be instantly removed, leaving an open space 30 x 55 in. Extension Side Boards (furnished regular) can then be slipped into place, and you can whirl away to market with a load of 750 lbs. Covered Top will be furnished if desired, at extra cost. Price including magneto, generator, five lamps, horn, jack, tools and tire repair outfit (f. o. b. Dayton) $1325. Send for catalog "14" giving full particulars.

The Dayton Motor Car Co.
Dayton, Ohio

FIX-IT

REPAIR YOUR FURNITURE AT HOME WITHOUT GLUE

Put a FIX-IT on end of chair round and drive it into the hole. There it will stay firm and tight. FIX-ITS fit any joint, round or square. Invisible. Not affected by heat or dampness. Sample package ten cents.

COMPLETE PACKAGE TWO DOZEN, 25 CENTS, POSTPAID

AGENTS WANTED

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Our 50th Anniversary

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and Trade-Mark Lawyers

We have served faithfully Thousands of Responsible Inventors. If YOU want the real Truth about Patents write us. **Booklet of valuable facts free.**

Mason, Fenwick & Lawrence, 610 F St. Washington D C

Two For One COME-PACKT Saves Over Half.

Walk into any first class furniture store and ask the lowest **cash** price for either a **Quarter** Sawn **White** Oak Table or Morris Chair as good as this Come-Packt Furniture. You will find $16 or $18 apiece is low; installment houses get much more. By our system of selling direct from factory to you, we offer these **two for $16**—the price of either one.

If you are not absolutely satisfied that you have received double value [illegible] them back at our expense and get your money. We sell either piece separately: the table top [illegible] $7.25, the Morris Chair $[illegible]

200 Bargains in Our Big Book, Mailed Free

We will send you free [illegible] asking [illegible] our new [illegible] Mission and Bungalow Furniture at [illegible] for dining room, living room, bed room and den, also Mission Lamps and "Willo-Weave" furniture. Write today to

Come-Packt Furniture Co., 214 Edwin St., Ann Arbor, Mich.

Price **$12.00** at factory

This Cabinet made of oak [illegible] 44 long, 24 wide, has drawers [illegible] front [illegible] **Office Furniture** — desks, chairs [illegible] Book [illegible] catalog No. 22

We Make Good Upholstered Furniture

We also make [illegible] Turkish and Club Rockers, [illegible] Davenports and [illegible] and Mahogany Furniture [illegible] regular. Covered in best leather money will buy—every piece guaranteed. Ask for prices and Catalog No. [illegible] **E. H. Stafford Mfg. Co., 243 Adams St., Chicago, Ill**

Quality Excellent

PRINT FOR YOURSELF

Cards, circulars, book, newspaper. Press $5. Larger $18. Rotary $60. Save money. Print for others, big profit. All easy, rules sent. Write factory for press catalog, TYPE, cards, paper.

THE PRESS CO., Meriden, Connecticut

THE COUNTRYMAN

Hen Husbandry

"OH! WE keep hens, but I don't know how many," replied a certain Indiana farmer to the census enumerator last spring. The census agent insisted upon an estimate and the farmer put down "three hundred fowls." A family discussion later in the evening resulted in the boys organizing a raid on the henhouse, stable, wagon-shed and cribs—to say nothing of shade trees and hedges—to count the chickens. The final roundup of returns showed that over seven hundred mature fowls were living on that farm. The new census will undoubtedly show a number of hens in the United States far below the actual number kept. The city hen has been left almost entirely out of account and in many suburbs extensive poultry plants, conducted as a family side line, have been overlooked.

Any one can keep hens, many can grow chickens, but few can make the sly fowls lay eggs when prices are high or the days cold. Good hen farming has been held in contempt by many farmers who keep only mongrel flocks, which rustle their living from the dooryard, stable and stubble field. The premium on "strictly fresh" eggs has aroused a new interest, however, and no class of inquiries is so often directed to the agricultural editor as those about poultry keeping. Keeping hens is such an adaptable avocation, lending itself to the city back yard as well as the broad-acre farm, that it has a universal attraction. In the words of a physician-poultryman, "Hen-fever is a national disease."

Longer Hours for Hens

In a large New England city a real-estate broker, seeking an outdoor diversion to keep his mind from a family bereavement, became interested in hens. After considerable reading and correspondence with authorities, he constructed a modern curtain-front house at the rear of his residence, which stands in one of the most fashionable quarters of the city. The care and management of this flock of twenty hens became his principal diversion from business. Trained to use accurate and carefully planned methods, he put into operation the recognized essentials of good poultry keeping, including good fowls, good feed and good care, with the result that he was soon gathering a ninety-per-cent crop of eggs. With a small boy as a retail delivery, he disposed of the fresh eggs to his friends in the neighborhood. The success of his venture came to the attention of a prominent poultry authority, who pronounced his success one of the most remarkable cases ever reported as a demonstration of approved methods of poultry raising on a small scale.

The simple essentials of good poultry keeping which were studiously followed by this amateur are neglected on the majority of farms. Feeding hens seems so easy. They can take care of themselves in a fashion on most farms, and this tempts the general farmer to neglect giving them the necessary care. All thought of the hen as a bird, naturally requiring a mixed diet of grain and meat, seems to have escaped the attention of a majority of poultry keepers.

The housing of hens easily runs to extremes. They are either left to seek a perch in the stable or crib, where draft and rain may invade, or in an enthusiastic moment the farmer plans a tight house, where they stifle with the fumes of accumulating droppings. No modern idea in hen keeping has proved of greater importance than the "open" or "curtain" front house involving the principle of good ventilation, without drafts or exposure.

The comfortable henhouse has tight walls with ample windows to the south, one of which is always open. In severe weather a thin muslin curtain or screen may be used to cover it. It assures fresh air without exposure. In localities where the winters are severe, a muslin curtain hung a few feet before the perches of the fowls will keep them warm in zero weather. Roll this up by day, for active fowls never fear the cold.

Laziness is the thief of the egg basket. Exercise is an absolute essential to profit in the laying flock. To get the hens up early to scratching and to keep them at it most of the day is the single purpose of the wise henman. Abundant litter in which grain is scattered early—or perhaps the night before, when the fowls have gone to roost—will aid. It is the long day that counts in the hen business. Experiments have shown that to lengthen the day in winter by turning on electric lights early in the morning gives the hens time to do more work—and they lay more eggs.

The egg secrets of the oldest hen keepers include the suspended cabbage or turnip to which the hungry hens jump for an occasional succulent bite, which they so relish. Another device for the same purpose is a partition two feet high across the pen, over which the hens will jump many times a day from litter to drinking fountain.

The scientist has neglected the hen. Though for decades large sums have been spent on investigations of the feeding of the larger farm animals, the study of the hen has only recently been undertaken. The first steps have disclosed the great variety of practices and general principles have been difficult to discover. The first attempt of the hen professor was to establish a breed selected primarily for egg-producing ability, that would assure the 200-or-250-eggs-a-year hen. The agricultural experiment stations have spent and are still spending much effort on this problem, but some of the unsolved riddles of heredity have thus far prevented their securing results anywhere near their original ambition.

The advertising columns of any poultry journal will show that many strains are reputed to possess uniformly high egg-laying qualities; but close investigation into the testimony of a large number of breeders will give no assurance that the par-excellence fowl has yet been discovered.

The Australian egg-laying competitions conducted at the Hawkesbury Agricultural College have shown that there may be a better hen just beyond our horizon. The average egg yield for a hen has been increased from one hundred and thirty in the first contest to one hundred and eighty in the seventh. The size of the eggs has also increased and shows that selection for a definite purpose has brought profitable results in Australia. The Leghorns have outstripped all others as layers, approaching very near the coveted 200-eggs-a-year record.

To Get Meat Feed Meat

A professor of poultry husbandry in a certain state university lives in a near-by suburb and keeps a small flock of hens. Though professionally he oversees the management of a flock of thousands of birds on a commercial scale, in his own back yard he has worked out some principles of universal interest on the keeping of hens for eggs. He pronounces the back-yard hencoop the most economical means of transforming certain household by-products into attractive breakfast food. A small flock of hens will thrive on the table scraps from an ordinary family, with the occasional addition of some grain, meat-scrap and oystershell, and produce enough fresh eggs to supply that family, at no appreciable cost. The tens of thousands of back-yard hencoops that fill every village and suburb of the country are testimony to the economy of the keeping of hens on a small scale.

This expert poultryman advocates certain rations for the commercial flock that are wholly unnecessary in the small henyard. A dozen fowls can be kept with great economy on a few scraps, cabbage heads and turnips, but on a commercial scale the dangers are far greater. Vermin and disease demand much more careful preventive measures

The lure of the poultry show and an ambition to grow blue-ribbon fowls frequently possess the householder and he increases his flock from the small self-supporting unit to a larger number, selected with a view to the fancier's purposes. This change is quite frequently the beginning of his downfall as a poultryman. The growing of fancy fowls is as distinct a business, requiring peculiar ability, as is the growing of pure-bred cattle or horses. The common danger with present-day poultrymen is that their ideals for a show fowl are likely to supplant better judgment on what constitutes the best utility fowl.

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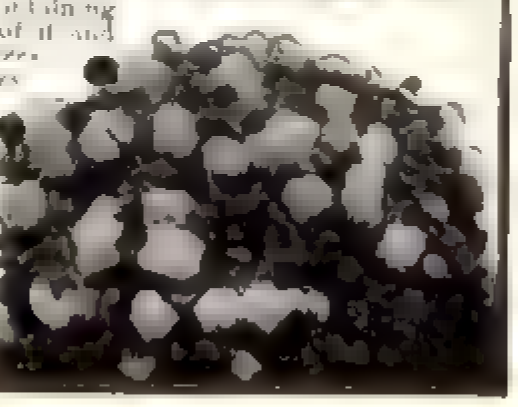

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All Blooming first year from seed

The following 5 Hardy Perennials bloom freely in 2 to 3 months from seed, making sturdy plants which flower in the garden year after year in great profusion. When once planted they are permanent for many years. The most satisfactory of garden flowers.

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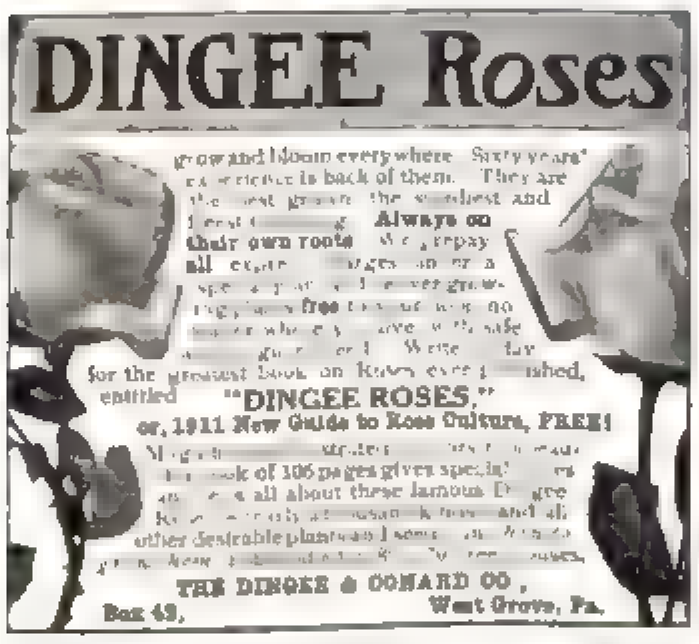
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The table-scrap ration for hens has several features that are fundamental. It gives variety; it also usually contains some meat and it frequently contains some fresh green food which the hens relish. The farm flock that produces poorly is usually found to be eating corn and other grains, with little meat or succulence. Corn is given only because otherwise the hens steal it from the crib. An egg is meat and to make eggs a hen must have meat. Beef-scrap is the most convenient form.

Hens like hay. It should be fresh clover or alfalfa, steamed to make it palatable. Dry hay from the mow is used successfully by many farmers with good results. Alfalfa meal is gaining great favor; and a good ration, now quite generally used, consists of equal parts of alfalfa meal, wheat bran, middlings, cornmeal and beef-scrap. Moistened with skim-milk, this makes a good feed if given only once a day. The "dry mash" idea is gaining in favor. It differs only from the old method in that the mixed feeds are fed dry. More feed is eaten and less labor is needed with large flocks.

The old Pennsylvania farmer's recipe for keeping cows applies equally to hens. He said: "Keep her dry outside and wet inside." Since an egg is mostly water, laying hens need lots of pure water. Pure so that it is palatable; neither ice-cold nor lukewarm. Hens have palates and it pays to cater to them during the laying season. Slightly warmed water in winter is necessary several times a day. A hot brick will keep it from freezing in severe weather. The temperature of a properly constructed henhouse will, however, seldom be below the freezing point.

Some sentiment enters into good poultry keeping. The best poultryman studies his hens as the stockman does his fattening beeves. Close observation discloses small likes and dislikes, which characterize the individual hen as the individual human. In coaxing the hen to contribute her best efforts to the egg basket, these feminine foibles must be recognized and responded to with particular care. The hen is a living individual and maximum service depends to a great degree on her good pleasure.

The Risks of Credit

By JOHN S. McCAY

How to Take Chances With Safety

THE word "credit" is one of the most important words in the business vocabulary. Upon that little word depends the success or failure of many enterprises. A man starting in business usually seeks credit and the man with an established business demands it. The former is placed in a position where it becomes necessary for him to demonstrate that it is advisable to extend him credit — the latter, provided his business has been managed successfully and his record is good, can demand and get practically all the credit needed.

The hardest risks for the credit man to pass upon are those that may be termed new risks or first-order risks. In many instances these orders are placed through salesmen and, if the order is not too large, shipment will probably be made on the information contained in the report made by the salesman, the ratings of the mercantile agencies, and so forth. An investigation should, however, be made before the second order is shipped and before a definite limit of credit is placed on the account.

If the first order received is a large one it becomes necessary to have more complete information than is possible for salesmen to furnish — this additional information is usually obtained by means of business references and through mercantile agencies. Meantime, however, the order is being held while these investigations are being made and the customer is awaiting delivery of the goods. Therefore these investigations must be speedily made and a quick decision reached, as unnecessary delay may be the means of losing a profitable customer.

As credit granting has been reduced to a science most business men are naturally more familiar with the elements entering into credit risks than was the case some years ago; but with all the knowledge of these elements at hand they are caught frequently in the trap of a shrewd, unscrupulous debtor. Sad though it may be, it is a good thing for a credit man to face an occasional loss of this kind — it brushes the cobwebs from his brain and makes him more vigilant. He should profit by the experience and not worry about it. The experience is worth a great deal to him and will probably more than compensate for the amount of loss.

There are numerous safeguards to be considered in determining credit risks.

First, we have the rating books of the commercial agencies. These books are always valuable in the extension of credits, for the reason that we can in most cases ascertain the capital rating of buyers and get an idea of about how much is invested in their business. The second, and probably the most important information contained in these rating books, is the record given a man for payment of his debts, such as high, good, fair and limited. This to a certain extent refers also to the capital invested, but its most important value is to denote the amount of credit it is safe to extend the parties having these ratings. This information has been gathered and compiled from investigations of the mercantile agencies by means of their representatives, who have come in actual contact with firms having experience with the various parties whose names appear in the books.

Assuming that this information is given to the mercantile agencies without prejudice, it is natural to suppose that the record a man has for paying his bills, as shown by these books, has and should have great bearing on the amount of credit to be extended. A man may be rated as having a capital of one million dollars invested in his business and still have the worst kind of record for paying bills. This leads up to the point that capital is only one of the essentials in credit granting; also that the other and equally important features are character and capability.

Under the head of character, we consider the man in his entirety; under the head of capability, we consider his business transactions and methods from every standpoint. Without considering the character, capital and capability of an applicant for credit, we are simply writing business on a guess; and as guesses are frequently bad it will readily be seen that scientific credit granting requires more than guesswork.

Chattel mortgages are usually an evidence of weakness on the part of a debtor. If he were not in straitened circumstances it should not be necessary for him to place a chattel mortgage on his property, which is actually equivalent to transferring his equity therein to another party. For various reasons it is usually extremely dangerous to extend any great amount of credit to firms or individuals having chattel mortgages standing against them. It is also difficult to insure merchandise covered by a chattel mortgage. Standard fire-insurance policies contain a clause to the effect that if a chattel mortgage is given on the merchandise covered by the policy the insurance immediately becomes void. This is a very serious matter, not only to the mortgagee and mortgagor, but also to general creditors, because the amount of insurance carried by a debtor is always an important factor in extending credit. It is in many instances not safe to extend much credit unless the applicant carries sufficient insurance to cover the value of his stock and fixtures on hand.

Any manufacturer or merchant who has given or holds a chattel mortgage will do well to read carefully the policies of insurance that are supposed to cover the mortgaged merchandise, in order to ascertain whether the insurance that is being carried and paid for has not been made invalid owing to a violation of the contract.

It is extremely bad form to borrow on accounts receivable and this should not be necessary if the business is a paying one. Many banks are willing and glad to loan money to reliable firms on single-name paper at reasonable rates of interest, thus

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My Book tells you everything that is necessary in conducting a successful poultry business.

It covers all branches. It tells everything necessary for successful poultry raising. It tells how I started, and what I have accomplished. It shows you a picture of the first hen house I built, 6x8 feet in size. It contains over 50 [illegible] and views taken on my farm. It was written from actual, practical experience.

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Mr. Ernest Kellerstrass, Kansas City, Mo.
Dear Sir: [illegible]
Yours respectfully, [illegible]

Best dollar's worth I've ever [illegible]
CHAS. P. [illegible]

I have sixteen [illegible]
LAWRENCE [illegible]

It was a rare treat [illegible] Mr. Kellerstrass exhibited upwards of $25,000 worth of birds at the Chicago Show. — Western Poultry Journal, Cedar Rapids, Iowa

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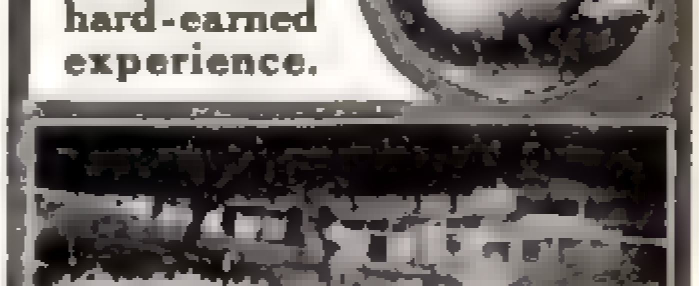

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With fancy fringed outside cover $2.00 each, three for $5.00.
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making it unnecessary to borrow on outstanding accounts. Borrowing on accounts receivable drains the business and takes away from it a part of its revenue for the sake of a temporary loan at probably a high rate of interest. These loans on accounts receivable may be used for a good and legitimate purpose, but nevertheless it is infinitely better to discount a note at the bank and keep the accounts receivable free, so that the receipts therefrom may be used in the development of the business. A firm or individual borrowing on its outstanding accounts gives the vigilant credit man the idea that its reputation is not good at the bank. Consequently, if the reputation of such parties is not good at the bank, they are not desirable credit risks.

We have now considered three important factors in credit granting—namely, chattel mortgages, borrowing on accounts receivable and insurance. These three items are of such importance that every mercantile report received should be thoroughly analyzed in order to detect these danger signals. After they have been detected we should not hesitate to communicate with the applicant for credit, with a request for an explanation. If the forthcoming explanation is not satisfactory there should be no hesitancy in refusing credit.

The successful credit men are those who devote time and study not only to the new accounts placed on their books but to the old accounts as well. Most business houses have many thousands of dollars tied up in credits extended to old customers. These accounts are carried and figured as tangible assets; and in order to safeguard these assets the credit information files should be kept up to date and new reports and information requested at regular intervals. These reports should be conveniently arranged and filed, so that they may be compared with reports of previous years or periods in order to note whether the customer is progressing or retrograding. For it has been found that many concerns may be eligible for a line of credit up to ten thousand dollars today and tomorrow may not be safe for a ten-dollar extension.

A credit man can get no better warning of danger ahead than by watching and studying his accounts. For instance, a customer may have discounted his bills for a long period—suddenly he is found taking thirty days, then sixty days, and finally ninety days. What does this indicate? To the wideawake business man it indicates many important things. The customer may be doing a greater volume of business than is safe for the amount of capital invested. He may be dissipating his capital by unwise investments outside of his business; and perhaps he may be gradually wending his way toward the bankruptcy court. It requires vigilance to discover and provide against these contingencies, but the returns will more than compensate for the energy expended.

The Value of Pessimism

Credit granting, as stated elsewhere in this article, has been reduced to a science. Therefore, if we get a report showing merely that an applicant for credit has assets amounting to five thousand dollars or ten thousand dollars, with liabilities amounting to three thousand or eight thousand dollars, scratch our heads and then put a blue-pencil O. K. on an order that may amount to two hundred dollars, we are not scientifically passing upon our credit risks.

When a mercantile report is received each asset should be carefully considered and such assets as would in your own business be subject to depreciation at the end of the fiscal year should be depreciated, in order to make sure that these assets are shown at a conservative value. The percentage of depreciation should be the same as used in your own line, as it is likely this percentage has been arrived at in a systematic manner. It is true, this percentage of depreciation is based upon assets having a specific period of usefulness and that you are not in possession of the same information regarding the assets of your debtors; still, you may be sure that, at the time of making your sale, credit was probably based on a more conservative value than would have been the case had the assets been considered at the full value given.

In making these depreciations, it is advisable to depreciate accounts receivable from two to five per cent, based on the character of the applicant's business, in order to provide against accumulated bad and doubtful accounts that may not have been taken care of by being charged to profit and loss or suspense accounts. Furniture and fixtures are worth little at forced sale and in most cases it is advisable to eliminate them in arriving at a basis for credit. These depreciations should be made either on the mercantile reports or stickers attached to them in order that they may become a part of the credit records. The assets at the new value should then be totalled, in order to ascertain their excess over liabilities. This excess of assets represents the net worth of the applicant for credit; and if, after these depreciations have been made, it is found that the liabilities exceed the assets then the credit risk would be dangerous.

By investigating failures, we frequently find that the unfortunate debtor had from fifty to one hundred creditors, whose claims aggregate probably twenty-five thousand dollars; whereas the capital invested in his business was only ten thousand dollars. Had these fifty or one hundred creditors known purchases were made from so many houses and that the indebtedness was so great, it is perhaps needless to say that credit would have been greatly restricted. Nevertheless this same condition exists today with debtors who are still doing business; and the business is being done on the capital of their creditors.

The Dangers of Timidity

It has frequently been said that few houses could liquidate and pay one hundred cents on the dollar; and this is no doubt true. It is also true that the indebtedness of any concern should not be two or three times greater than its resources, therefore it is logical to suppose that we can eliminate unnecessary and unwarranted losses by assuming that a debtor deals with, say, fifty houses, and that his net capital is one thousand dollars. This being the case, under ordinary circumstances, if his record is good, he would be entitled to credit of from twenty to thirty dollars, unless it is known from experience that his bills are promptly taken care of either by discounting or strictly in accordance with terms of sale, in which event the limit of credit could probably be increased proportionately with the amount of authentic information at hand.

In many lines of business it is advisable to estimate the number of houses your customer is dealing with, based on your knowledge of the character of business conducted, and then apportion his capital equally among them, in order to determine the amount of credit. If it is thought a debtor deals with ten houses it would be unwise to extend credit much in excess of ten per cent of the net capital invested, assuming that purchases of almost equal value are made from the other nine houses. Where practically all purchases are made from one house, naturally a more liberal credit line could be established.

If the limits of credit obtained by the foregoing methods are placed on the ledger account of each customer it is very easy to go through the ledgers and note the risks that should be watched and the ones that should be closed. Furthermore, we can also tell about what percentage of a debtor's net capital is represented by amount owing and form an idea, by the manner in which bills are paid, as to whether or not his business is profitable.

Many small credit risks are usually better and safer than one large risk, as the one large risk is liable to turn out badly, whereas the larger percentage of the small risks will be good.

In some establishments a great deal of consideration is given to the purchasing and sales departments, with comparatively little attention to the credit department; but, if we pause for an instant and consider that every branch of any business is interdependent upon the credit department, we will at once realize that no department is of greater importance—for without credit there would be practically no business. A salesman takes orders, but it is the credit department that books them and is responsible for collecting the accounts and keeping down the losses from bad accounts. Successful credit granting is not measured merely by the percentage of bad accounts but also by the number of orders turned down. It is easy to fill only orders of customers of unquestionable standing, but business demands that we take a multiplicity of reasonable chances and depend upon collection ability to collect the accounts when they are due.

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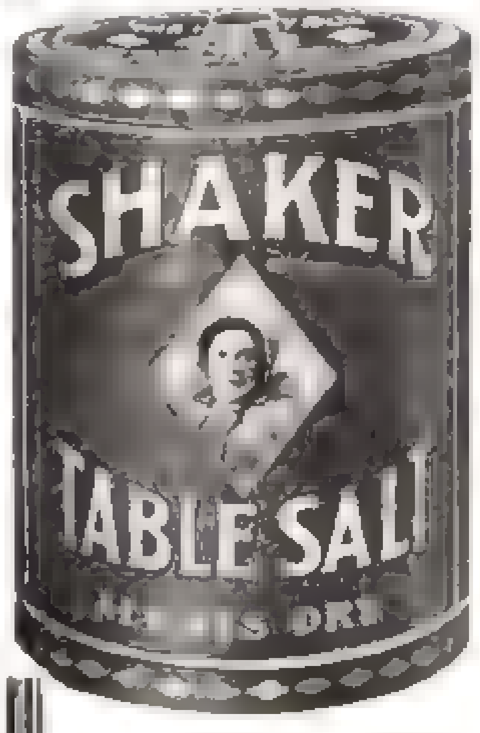

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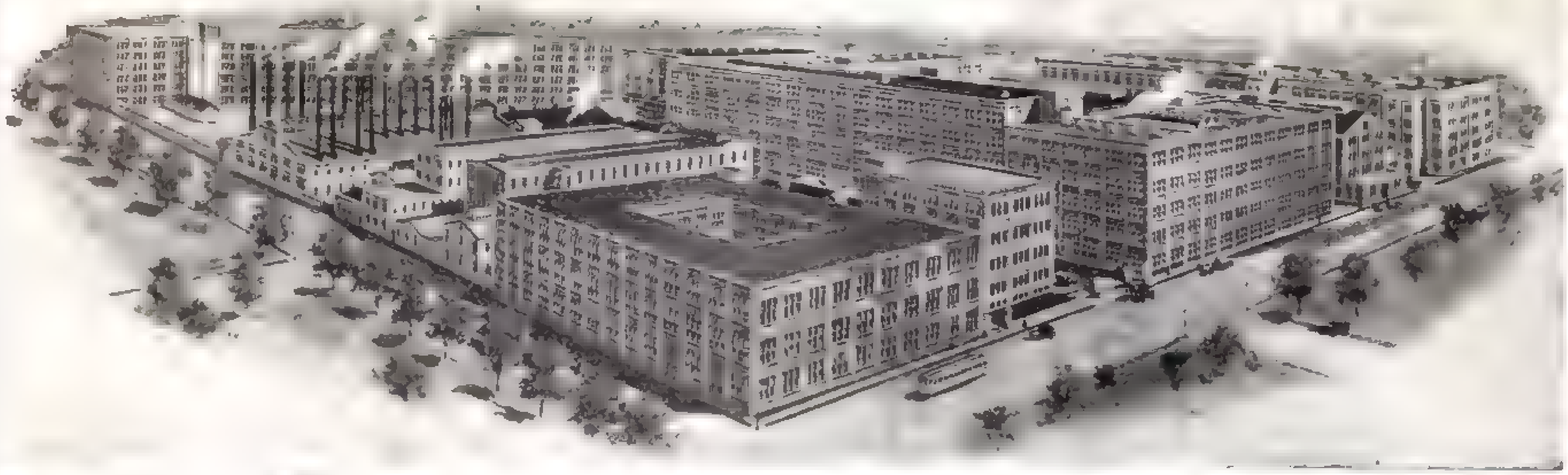

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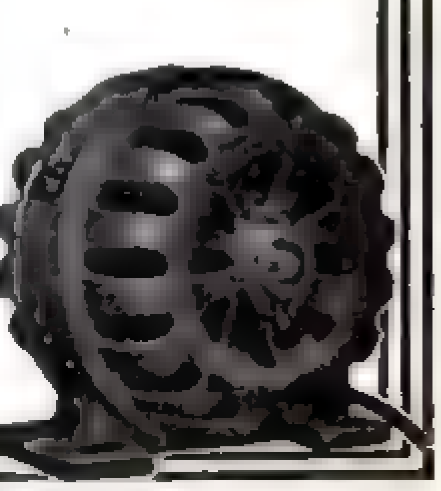

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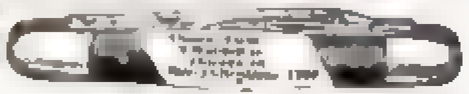

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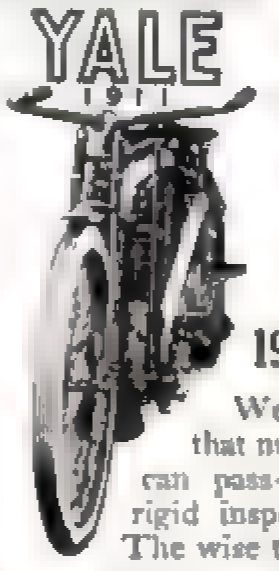

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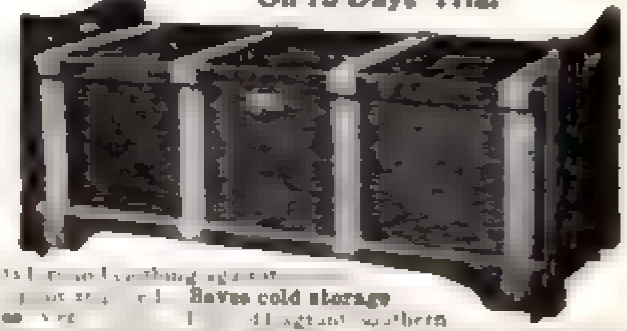

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SEND FOR CATALOGUE

A Present for Mr. Geigermann

(Continued from Page 16)

while Hollman and Moritz Rosenthal contributed to the pattern of his mustache. Moreover, he assumed a Paderewski tuft, a rolling collar that exposed the points of his right and left clavicles, a Windsor tie and, to preserve the unity of his characterization, a slight nondescript foreign accent, despite the circumstance that he was born in Newark, New Jersey. All this, however, was not an idle pose on Felix' part. He merely applied to a drygoods store the business principles of the successful virtuoso, and he had found them so efficacious that personally he sold more garments than any six of his clerks. He was no less astute in the buying end of the business; for, in pitting Sammet Brothers, Klinger & Klein and Potash & Perlmutter against one another he not only secured better terms of credit, but he found that it materially added to the quality of their garments.

Thus, had Abe but known it, his seven-hundred-and-fifty-dollar order proceeded not from the gift of the violin, but from the circumstance that the velvet suits had sold like hot cakes; and when he entered the Hundred and Twenty-fifth Street store that afternoon Felix greeted him effusively. He wanted that second order badly, and if cordiality could accelerate its shipment he was willing to try it with Abe.

"Ah, *mon ami*," he cried. "Come inside my office. What good wind blows you here?"

Abe scowled. All this enthusiasm betokened but one thing—the violin was a genuine Amati, after all. He sat down slowly and bit the end off a large cigar.

"The fact is, Felix," he began, "for myself I don't care, y'understand, but you know Mawruss Perlmutter, what a crank that feller is, Felix; and so I am coming up here to ask you something for a question."

"Fire away, Abe; you couldn't feeze me none," Felix replied in the accents of Newark, New Jersey.

"Well, Felix, it's like this," Abe went on: "If we would be selling goods to J. B. Morgan, y'understand, and Mawruss hears he is buying for eight dollars a fur overcoat—understand me—he right away would want another statement."

Felix nodded. "Nowadays you can't be too cautious," he agreed.

"So, this morning, in the paper," Abe continued, "Mawruss reads you are buying for three thousand dollars a fiddle; and ——"

"But, Abe," Felix interrupted, "it was a genuine Amati."

"Sure, I know," Abe said; "but yesterday I myself am bringing you a genu-ine Amati and I didn't pay no such figure for it."

Felix looked carefully at Abe's stolid face for some gleam of humor; and then he broke into a fit of laughter so violent that Abe suspected it to be a trifle forced.

"All right, Felix," he grumbled; "maybe you think it is a joke, but just the same I am telling you I paid for that fiddle only two hundred dollars."

Felix stopped laughing and wiped his eyes.

"Well, I'm sorry, Abe," he said seriously. "A feller should never look a gift horse in the teeth, Abe; but that fiddle ain't worth a cent more than a hundred at the outside."

"Do you mean to say it ain't a genu-ine Amati?" Abe asked angrily.

"Why, I don't mean to say anything, Abe," Felix began; "but there are Amatis and Amatis. Some of them are worth little fortunes and others are very ordinary-like."

"Say, lookyhere, Felix," Abe cried, "don't fool with me. Either that fiddle is or it ain't a genu-ine Amati. Ain't it?"

Felix paused. He wanted those velvet suits badly, and it began to look as though there would be a delay in the shipment.

"What is all this leading to, Abe?" he began pleasantly. "If there's anything troubling you speak right up and I'll try to straighten it out."

Abe shifted his cigar in his mouth and made the plunge.

"What is the use beating bushes around, Felix?" he said. "Yesterday I am giving you a fiddle, ain't it? Inside it says the fiddle is a genu-ine Amati. What? *Schon gut*, if that fiddle is a genu-ine Amati it is worth three thousand dollars, ain't it? Because if it ain't, then you are stuck with the other fiddle which you bought it. And if it is worth three thousand, then we are stuck by giving you the fiddle, ain't it? So that's the way it goes."

Felix nodded. It was a delicate situation in which his credit and the shipment of the suits seemed to be imperiled. To declare flatly that Abe's gift was a bogus Amati might offend him seriously, while to admit that it was genuine, but only worth one hundred dollars, was to foster Abe's notion that he, Felix, had wasted three thousand dollars on a similar violin.

"I want to tell you something, Abe," he began at last. "There's nothing to this business of selling goods by making presents, and I for one don't believe in it. So I'll tell you what I'll do. Come up here to the store tomorrow morning, and I'll get the fiddle from my house and give it back to you."

Abe's scowl merged immediately into a wide grin.

"I don't want the fiddle back, Felix," he said, "but my partner, y'understand, he is the one which is always ——"

"Say no more, Abe," Felix cried. "All I want is you should ship that order; and tell your partner, if he is scared I am spending my money foolishly, he can have a new statement whenever he wants it; and I'll swear to it on a truckload of Bibles."

When Abe returned to his place of business that afternoon he expected to find Morris pacing up and down the showroom floor, the picture of distracted anxiety. Instead he was humming a cheerful melody as he piled up two-piece velvet suits.

"Well, Abe," he said, "you have went on a fool's errand, ain't it?"

"What d'ye mean, fool's errand?" Abe demanded.

"Why, I mean I knew all along that fiddle of yours was a fake; and anyhow, Abe, I seen Milton Strauss, of Klipmann, Strauss & Bleimer, and what d'ye suppose he told it me, Abe?"

Abe shrugged angrily.

"If you must got to get it off your chest before I tell you what Geigermann told to me, Mawruss," he said, "go ahead."

"Well, I seen Milton Strauss, Abe," Morris went on calmly, "and he says to me that he knows for a positive fact that Felix Geigermann could have sold that fiddle of his for three thousand five hundred dollars before he even pays for it yet. Strauss says that Felix is all the time buying up old fiddles for a side line, and if he makes a cent at it he makes a couple thousand dollars a year. Furthermore, Abe, he says that if anybody's got a genu-ine Who's-this fiddle, he wouldn't let it go for no hundred and twenty-five dollars, and the chances is you are paying a fancy figure for a cheap popular-price line of fiddles."

Abe hung up his hat so violently that he nearly knocked a hole in the crown.

"In the first place, Mawruss," he began, "it was your idee I should go up there and get the fiddle back, and in the second place I am telling you with my own eyes I seen that fiddle and it is the self-same, identical article—name, lot number and everything—which that feller Geigermann refuses thirty-five hundred dollars for."

He scowled at his partner in anticipation of a cutting rejoinder.

"But, anyhow, that ain't neither here nor there," he continued as Morris remained silent. "We would quick find out for ourselves what the fiddle really is, because tomorrow morning I am going around to the store and Geigermann gives me the fiddle back."

Morris paused in the folding of a velvet skirt.

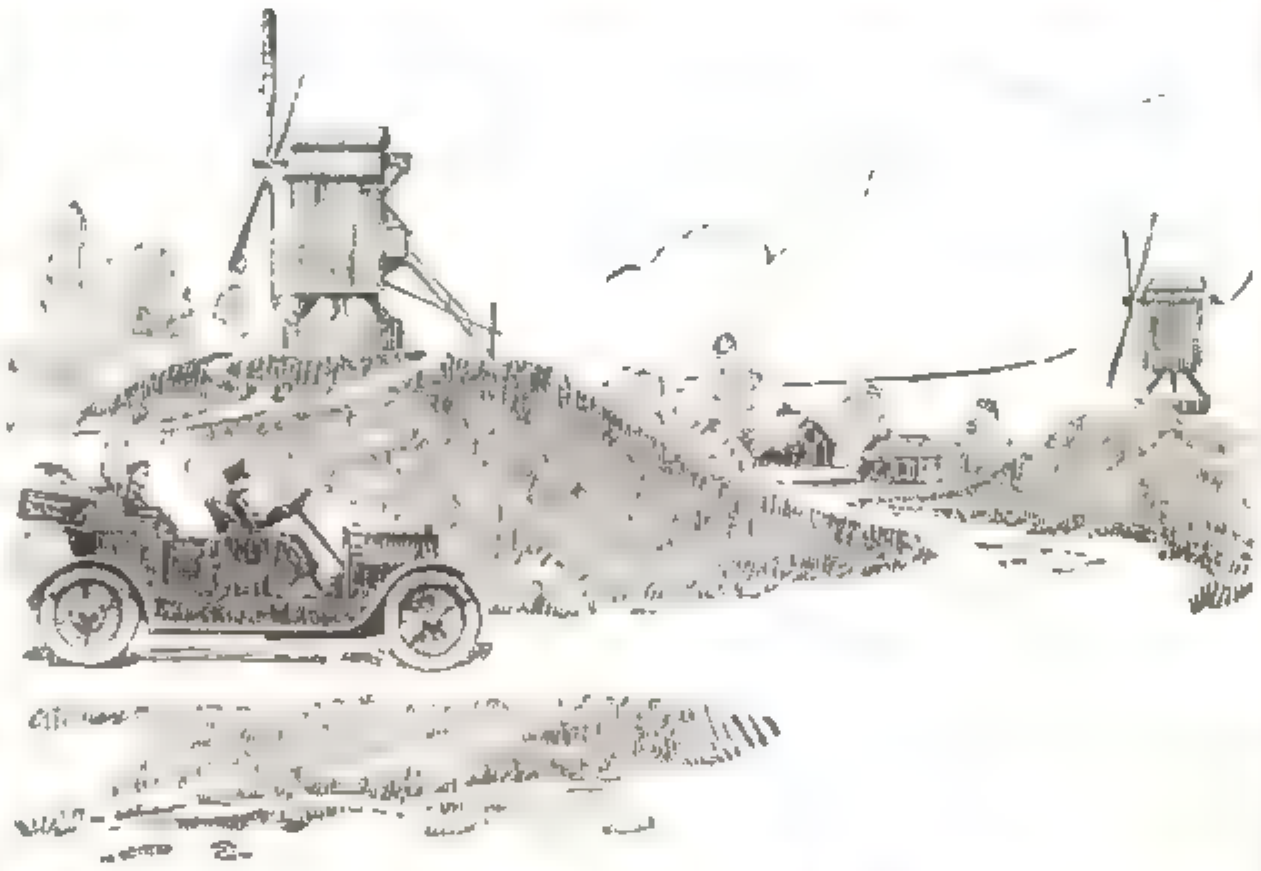
"I wouldn't do that, Abe, if I was you," he said. "What is the use giving presents and taking 'em back again? You could make from a feller an enemy for life that way."

"Sure, I know, Mawruss. An enemy for life is one thing, Mawruss, but thirty-five hundred dollars ain't to be sniffed at neither, y'understand."

"*Schmooes*, Abe!" Morris cried. "The fiddle ain't worth even thirty-five hundred pins."

Following this observation there ensued a controversy of over an hour's duration, at the end of which Morris compromised.

"Say, listen here to me, Abe!" he declared. "You say the fiddle is worth it and I say it ain't. Now if I am right and we take the fiddle back, then we are acting like a couple of cheap yokels, ain't it? *Aber* if you are



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Each White Gasoline Car is built as if it were the one car in the factory and our whole reputation depended upon its performance.

We have no stated daily output. All White employees are paid by the hour—not by the piece. We place no premium upon haste.

Most of our men have been with us for years and each takes great pride in the quality of the particular part he makes—not in the number turned out.

Every man's work must be first class, for he is paid for skill and efficiency.

The result is an excellent blend of perfect parts into a smooth, quiet, beautiful motor car.

The reason this car is so low in price is simply because of our years of manufacturing experience, large output and enormous purchasing power. We make cars of both steam and gasoline power.

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The motor has four cylinders (imported from France en bloc). It develops 30 h. p. with a 3¾-inch bore and 5¼-inch stroke. The crank-shaft is of staunch construction and turns on ball-bearings.

The cooling is by gear-driven pump and genuine "honeycomb" radiator.

There is a Bosch magneto on models "G-A" and "G-B."

The White has a *four-speed* selective type transmission, with direct drive on third, giving 25 per cent more motor efficiency.

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Wheel base: Model "G-A," 110 inches; Model "G-B," 120 inches.

Model "G-A" with full equipment, except top, is priced at $2,000. Torpedo body, $2,250.

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We will be glad to mail you a catalog on request.

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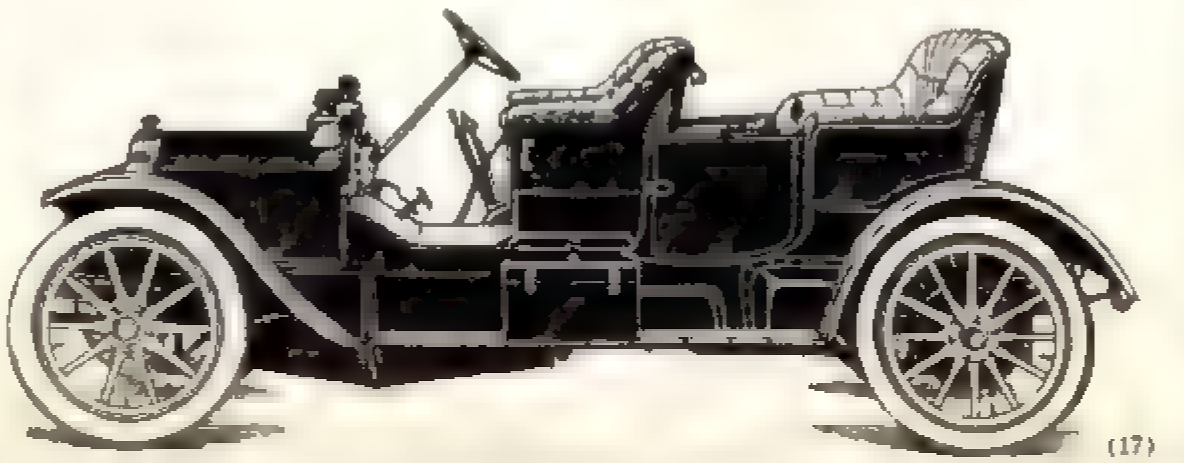

(17)

right, Abe, then we are out thirty-five hundred dollars. So what's the use talking, Abe? Only one thing we got to do. We got to find a feller which he could right away tell whether the fiddle is *oder* not is genu-ine—just by looking at it, y'understand. This feller we got to send up to Geigermann's house to look at the fiddle tonight yet, and if he says the fiddle is, Abe, then we would take it back. *Aber* if he says the fiddle ain't, Abe, then Geigermann could keep the fiddle *und fertig*."

Abe nodded slowly.

"The idee is all right, Mawruss," he said, "but in the first place, Mawruss, where could we find such a feller, and in the second place, if we did found him, Mawruss, what excuse would we give Geigermann for sending him up there in the third place?"

Morris scratched his head.

"Well, for that matter, Abe, if we found such a feller, we could send him up there to say that he hears from you that you are giving away such a Who's-this fiddle to Geigermann, and that the feller would like to buy it off of him."

"And then, Mawruss?" Abe asked.

"And then," Morris went on, "Geigermann shows the feller the fiddle, y'understand, and if it is worth it *oder* it isn't worth it the feller says nothing to Geigermann, but he comes back and reports to us."

Abe nodded again.

"If I was to tell you all the weak points of that scheme, Mawruss," he said, "I could stand here talking till my tongue dropped out yet. But all I got to say is, Mawruss, the idee is yours, and you should go ahead and carry it out. Me, I got nothing to say about it either one way or the other."

VI

AT SEVEN that evening, while Professor Ladislaw Wcelak was washing down a late breakfast with a bottle of beer, there came a violent knocking at the hall door. The professor answered it in person, for Aaron was busily engaged over Concone's vocalizations in the front parlor and the other members of the family were washing dishes in the rear.

"*Nu, Landsmann!*" Ladislaw cried. "Ain't you working tonight?"

The newcomer was none other than Emil Pilz, *Konzertmeister* of the Palace Theater of Varieties, if that dignified term may be applied to the first violin of an orchestra of twenty.

"I am and I ain't," Emil replied. "I've got a job, Louis, which it would take me till nine o'clock, so be a good feller and substitute for me at the the-ayter till I am coming back."

"And who would substitute for me, Emil?" the professor asked.

"That's all right," Emil replied. "I stopped in on my way over and I seen old man Hubai. He ain't *shikker* yet, so I told him he should go over and fiddle a couple *czardas* till you come, and to tell the boss you got a *Magenweh* and would be a little late. Me, I am going uptown to look at a fiddle. I got the job through an old pupil, Milton Strauss, which he says a feller by the name Potash gives away a fiddle which he bought, and now he thinks it's a genuine Amati. So I should please go up and look at it; and if it is *oder* it isn't, I get ten dollars."

"Who's this feller Potash?" the professor asked, and Emil shrugged.

"What difference does that make?" he said. "He gives a hundred and twenty-five dollars for the fiddle only a couple days ago. What d'ye want to know for?"

"Oh, nothing," the professor replied; "only my brother Aaron sold to a feller by the name Potash the other day a fiddle which I myself bought from old Hubai a couple years ago for fifteen dollars yet; and if that's the one you are talking about, Emil, you should quick go up to the the-ayter and forget about it. Because, Emil, if that fiddle is an Amati, you are a Kubelik and I am a Kreisler."

"Sure, I know, Louis," Emil agreed; "but just the same I got to go up there to make the ten, so if you would do me the favor and *spiel* for me till half-past nine you could get anyhow three dollars of it."

"I am willing," the professor said; and ten minutes later he was on his way up to the Palace Theater of Varieties.

It was precisely half-past nine, while a tabloid drama in progress on the stage rendered the presence of the orchestra unnecessary, that Emil Pilz returned.

"*Nu*, Emil," Louis said as they stood in the corridor leading to the stage entrance, "did you seen the Amati?"

He grinned in humorous anticipation of Emil's answer.

"Yes, I did seen it," Emil replied, "and it's a very elegant, grand model."

"Sure," the professor said; "made in Bavaria with an ax."

"Don't you fool yourself, Louis," Emil retorted. "That's an elegant instrument from Nicolo Amati's best period. If it's worth a cent it's worth three thousand dollars."

"*Schmooes*, Emil!" Louis cried. "What are you trying to do?—kid me?"

"What d'ye mean, kid you?" Emil asked. "I should never stir from this spot Louis, if that ain't an Amati. It's got a tone like gold, Louis."

For a brief interval Louis stared at his informant.

"Do you mean to told me, Emil, that that fiddle is a real, genu-ine Amati?"

"Listen here to me, Louis," Emil declared; "if I wouldn't be sure that it was genu-ine why should I got such a heart that I would act that way to that feller Potash? When—so sure as you are standing there, Louis—when I told him it was a genu-ine Amati he pretty near got a fit already; and as for his partner by the name Perlmutter, he hollered so I thought he was going to spit blood already."

Louis licked his dry lips before making any reply.

"So, then, I am paying fifteen dollars for a fiddle which it is a genu-ine Amati," he said, "and that brother of mine which he ain't got no more sense as a lunatic lets it go for a song already."

"Well, I couldn't stop to talk to you now, Louis," Emil said. "I must got to get on the job. I am going to be tomorrow morning, ten o'clock, at this here Potash & Perlmutter's, and if you want to you could meet me there with old man Hubai."

"Old man Hubai!" Louis cried. "What's he got to do with it?"

"He's got a whole lot to do with it, Louis," Emil said. "A feller like him sells you a three-thousand-dollar violin for fifteen dollars which he ain't got a penny in the world, y'understand, and I should stand by and see him get done!"

Professor Wcelak hung his head and blushed.

"Also, Louis," Emil concluded, "I just rung him up at the café, and he says whatever he gets out of it I get half."

VII

WHEN Morris Perlmutter arrived at Felix Geigermann's store the next morning he showed the effects of a restless night and no breakfast; for he had found it impossible either to eat or sleep until he had his hands on the violin.

"Mr. Geigermann went out for a minute, Mr. Potash," a floorwalker explained; "but he said I should show you right into his office, Mr. Potash."

"My name ain't Potash," Morris replied, "that's my partner, which he couldn't get up here on account he is sick."

"That's all right," the floorwalker said reassuringly. "Just step this way."

He conducted Morris to Geigermann's office.

"Have a seat, Mr. Perlmutter," he said; but the words fell on deaf ears, for as soon as he entered the room Morris descried the violin, which rested on top of Geigermann's desk. He pounced on it immediately, and turning it over in his hand he examined it with the minutest care. At length he discerned the label inside the "eff" hole. It was curling away from the wood and appeared to be ready to drop off, so that it was an easy matter for Morris to impale it on his scarf-pin. By dint of a little scraping he managed to draw one edge of it through the "eff" hole and the next moment he was examining the faded printing. Then he turned the label over and in one corner he discovered an oval mark. Simultaneously the door opened and Geigermann entered.

Morris thrust the label into his pocket and turned to Geigermann with an amiable smile. Moreover, his pallor had given place to a pronounced flush and he looked nearly five years younger than when he walked into the store just ten minutes before.

"Hello, Felix!" he cried, holding out his hand. "How's the boy?"

"Fine," Felix said. "Where's Abe?"

"He couldn't get here on account he is sitting up late again last night, and of

Pipe Dreams
Come True

HERE'S the tobacco you've dreamed about, son, while your poor old tongue was beggin' off and your jimmy pipe gatherin' dust on the shelf.

Here's the tobacco that can't bite your tongue,

PRINCE ALBERT

Happy wakin'. All the joy of a grand, good smoke and nothing else. No sir, not a nip. Smoke the clock around with P. A., *it won't, it CAN'T* bite your tongue.

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PRINCE ALBERT

course, Felix, he is sick. But anyhow, Felix, I am glad he ain't coming."

"Why so?" Felix asked.

"Because you never seen such a feller in your life, Felix," Morris went on. "Always worrying and always kicking. First he gives you a fiddle, then he wants to take it back again. With me it is different. What do I care if the fiddle is or it ain't one of them genu-ine Who's-this's? Once you give a thing, you give a thing, ain't it? And I don't care what experts says nor nothing."

Felix Geigermann blushed. When Emil Pilz had called on him the night before he had scented the object of the visit and had exhibited not Abe's gift but the Karanyi Amati. He had no doubt that Pilz communicated to Potash & Perlmutter the result of his call immediately after its conclusion, and he felt touched and humbled by Morris' generous behavior.

"Morris," he said, "I did you a big injury. I didn't think you felt that way about it; so when that expert called on me last night I didn't show him Abe's fiddle at all—I showed him the other one, the three-thousand-dollar fiddle."

Morris' grin became a trifle broader.

"That don't worry me none, Felix," he declared. "I am glad you should keep the fiddle if it should be worth ten thousand dollars even. A gift is a gift, Felix."

"That's very generous of you, Morris, I must say," Felix replied, "and I would keep the violin. I would even do more, Morris. I was going to give Klinger & Klein an order for some of their three-piece broadcloths, but I changed my mind. I will give it to you instead; and if you would be in this afternoon, Morris, I will go downtown and pick 'em out."

Once more Morris wrung his customer's hand. Before proceeding downtown, he sought the nearest dairy restaurant and made tremendous inroads upon its stock of eggs and coffee. It was almost ten o'clock before he reached his place of business, and as he stepped out of the elevator he was greeted by a roar of voices approximating the effect of a well-managed mob scene in a capital-and-labor drama.

Old man Hubai stood in the middle of the showroom; and with clenched fists waving in the air he appealed to Heaven to witness that he was a poor man and spoke nothing but the Hungarian tongue. Hence he was at the mercy of such ruffians as Pilz and Wcelak, whose right name he averred to be Kohn. Following this he swore by his mother that he had paid a thousand kronen for the violin, and *da capo* from the exposition of his poverty. Simultaneously Professor Ladislaw Wcelak dwelt on the economic aspect of the matter. In stentorian tones he declared Abe's purchase of the violin to be another example of capital sitting upon the neck of labor, and he prophesied the rapid approach of the Social Revolution, with sundry references to bloodsuckers, cutthroats and Philistines.

Emil Pilz, Aaron and Abe Potash himself added to the general din in a three-cornered discussion of the legal points involved. Emil contended that Aaron could replevin the violin upon the ground of Abe's misrepresentation at the time of the purchase, and Abe denied it in Yiddish and English, with emphatic profanity in both languages.

Into this mêlée Morris hurled himself with a resounding "*Koosh!*"

"Are you all crazy, *oder* what?" he demanded.

"Well," Abe cried, "where is it?"

Instantly there was a dead silence and all eyes rested on Morris.

"Where's what?" Morris asked.

"The Amati!" Emil Pilz cried; and Morris laughed aloud.

"*Geh weg!*" he said. "You are an expert!"

Pilz shook his head in a bullying fashion.

"Never mind if I am an expert *oder* not," he said. "Where is that Amati which I seen it myself at Geigermann's house only last night?"

"It is at Geigermann's house today," Morris replied. "Right now it is there and it would stay there, too, young feller, because that fiddle which you seen it is the one Geigermann paid three thousand dollars for. You seen the wrong fiddle, that's all."

This statement seemed to rouse Aaron Shellak to hysterical frenzy.

"Liar and thief!" he screamed. "Give me my fiddle."

"One moment, Shellak," Morris said, "before you put on your hat and coat and go home, which you shouldn't trouble yourself to come back at all. I want to show you something."

He explored his waistcoat pocket.

"Ain't this the label which was in your fiddle?" he asked, handing Aaron a slip of paper.

Aaron examined it carefully and nodded.

"That other crazy Indian over there," Morris continued, pointing to the professor, "look at this label. Ain't it the same which was in the fiddle?"

Ladislaw Wcelak examined the printed slip and he, too, nodded.

Next, Morris turned to old man Hubai, who stood apart muttering to himself.

"Some one ask that old greenhorn if it's the same label that was in the fiddle. I don't know what he's got to do with this business but he may know, anyhow."

Wcelak interpreted Morris' words and showed the label to the old man, who replied volubly in Hungarian.

"He says he thinks it is," the professor said, "but he doesn't know for sure."

"Well, I know it is the same," Morris retorted, "because I took it out there myself this morning."

Here Morris cleared his throat and assumed an air of such dignity, not to say majesty, that to Abe it seemed as though he had never rightly known his partner until that moment.

"Now look on the other side of that label," Morris cried.

Once more the label went the rounds and after Emil Pilz had examined it he put on his hat and made for the elevator. Almost on tiptoe Professor Ladislaw Wcelak followed him, while Aaron repaired to the cutting room and packed up his belongings, preparatory to forsaking a career as cutter for one of music.

At length only old man Hubai remained.

"What are you waiting for?" Morris demanded.

"Me poor man," Hubai said. "Me no got carfare, me no got *Trinkgeld*, me no got nothing."

Morris handed him a quarter and he shuffled off toward the backstairs. Meantime Abe staggered to his feet and passed his hand over his forehead.

"Tell me, Mawruss," he said; "what is all this about?"

"It's just what I says just now, Abe," Morris exploded. "That expert seen the wrong fiddle. The fiddle you gave Geigermann is no more three hundred years old than I am."

"Why ain't it?" Abe asked.

For answer Morris handed him the label. On the obverse side Abe read the inscription:

"Nicolaus Amati Cremonensis Faciebat Anno 1670."

"Now turn it over," Morris said; and Abe descried on the reverse side a familiar oval mark bearing the following inscription:

"Allied Printers Trades Council, Union Label, New York City."

Mice for Mines

THE use of white mice on board submarine boats to give notice of escaping and dangerous gases—which they do by exhibiting uneasiness or by dying—has suggested the adoption of a like expedient in coal mines.

When an explosion occurs in a coal mine the great danger to rescuers lies in the possibility or likelihood that there may be gas in the workings down below. There may be much gas or little gas; or there may be no gas worth mentioning. The rescuers, in any given case, are unable to tell; and men sent into the depths with helmets and oxygen apparatus have, of course, no means of ascertaining.

The latest idea is for the helmet men to carry with them little cages containing two or three white mice. If the latter show no signs of distress the oxygen pioneers telephone back to that effect and then the members of the life-saving corps who are without protective apparatus are enabled to rush in fearlessly. "Come along! It's all right!" cries the helmet man through his portable telephone—and his mates follow. By this means much precious time, when minutes may mean lives, is saved.

This plan has already been tried with success by a mining company in Pennsylvania. One of its incidental advantages lies in the fact that the men do not wear helmets, and are thereby relieved of a burden of about forty pounds. Undoubtedly they can work much more effectively.

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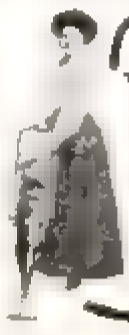

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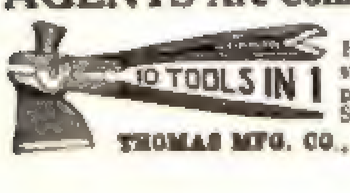

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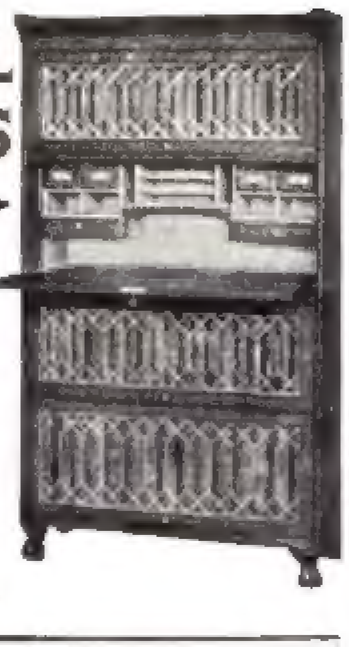

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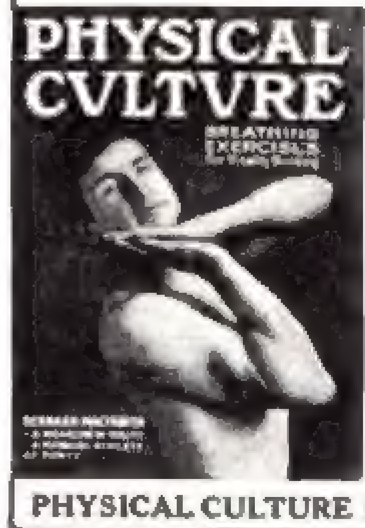

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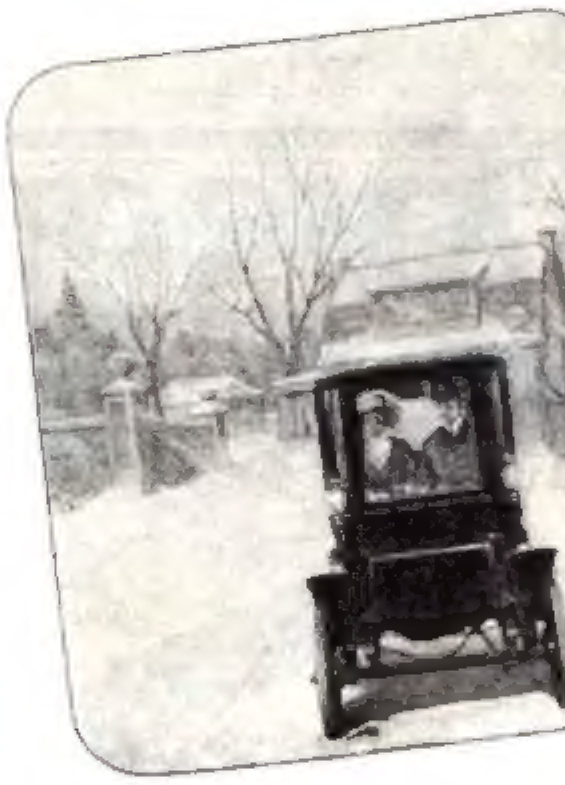
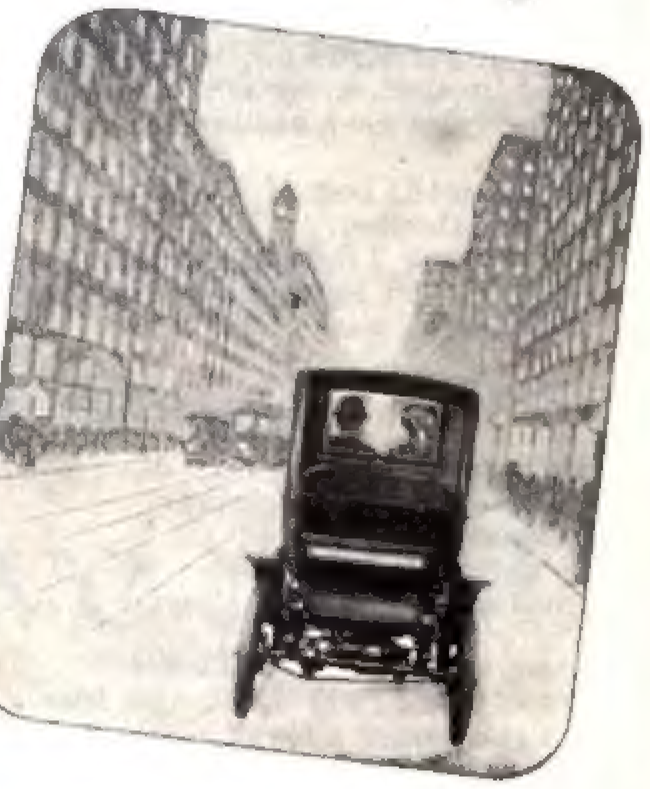
All in a winter's day with the Silent Waverley





8:00 a. m. Silvery whir-r-r-r of electric bell somewhere gives notice that charging of the Brownes' Silent Waverley Four-Passenger Brougham in the carriage house has been completed. Browne rises from breakfast table, turns a switch throwing off current without leaving the room. Leisurely dons overcoat, hat and gloves, goes to carriage house, steps right into brougham, without any laborious "turning over" of a row-ow-owing engine—without lifting a hood—without examining a sulky carburetor, fouled spark plugs, or magneto-on-strike—without taking a peep at a gasoline tank. Just steps right in like that. Car moves out noiselessly. (Chauffeurs needn't apply—none required.)

In front of residence Mrs. Browne joins husband, on roomy rear seat. Door closes—ventilators admit constant supply of pure air without making a draft. Away they spin around the corner, and pick up Mr. and Mrs. Remington. Plenty of room for the Remingtons on front seat altho each tips scale at near 200 pounds.

Suburban snowdrifts no obstacles whatever. Stretch of unpaved street only increases luxury of motion with Waverley full elliptic springs. Notice how the car takes that steep grade! Five miles of oiled boulevard and two blocks of cobblestones bring Mr. Browne to his office building in 25 minutes. Mrs. Browne takes steering lever. Four blocks farther they let Mr. Remington out.

9:05. Brougham whirls silently away to big department store. Standing empty in front, its smart lines and beautiful upholstery are the admiration and envy of pedestrians for two hours.

Five minutes until the Woman's Club Meeting. The Silent Waverley brings the two women to "The Hall" four blocks away on time.

Noon time—Mrs. Browne takes brougham for husband. Six blocks to favorite restaurant. After lunch, Mr. Browne has to see five or six business associates in different parts of the city. Doesn't waste time on telephone. Silent Waverley is quicker. Two hours and he has talked to each one face to face.
3 o'clock. Mrs. Browne takes brougham in front of Mr. Browne's office building as arranged, and goes calling.
4:30. She has finished day's list. Still time to see dressmaker.
5 o'clock. She picks up Mr. Browne just released from office. Lights are glowing in long perspective through the gray wintry dusk of the boulevard. A thrilling spin. Home in time to dress for dinner—and theatre. Father, mother, son and daughter make a happy party that step into the roomy electric-lighted brougham at 7:45—ample time to reach the theatre before curtain rises.

11 o'clock. Brougham takes family to restaurant. 12:30. Home again. The brougham has traveled just 36½ miles according to speedometer, at a cost of 35 cents—using less than half the battery charge. Car is ready for another busy day without charging. The Silent Waverley—High Efficiency Shaft Drive—Solid or pneumatic tires—Exide, Waverley, National or Edison Battery.

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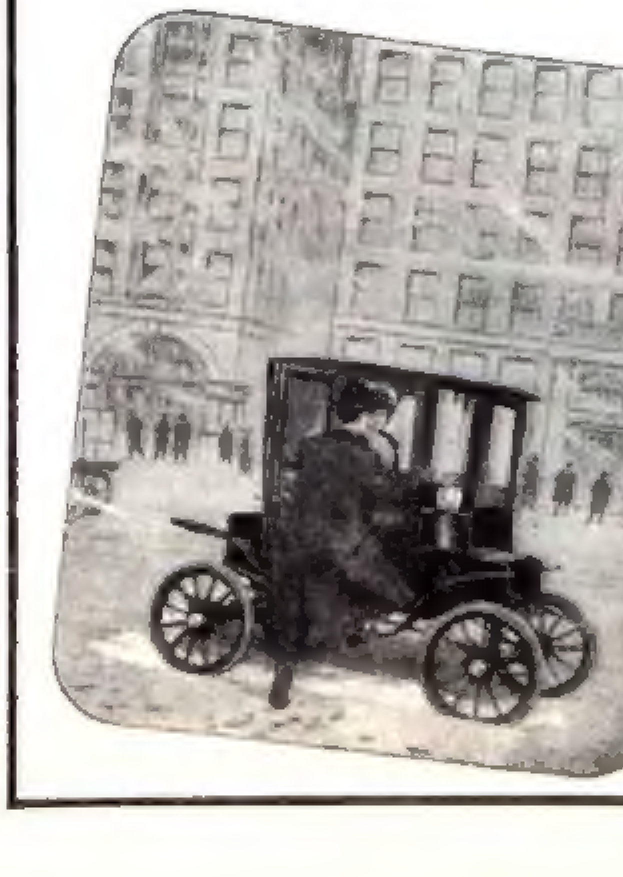

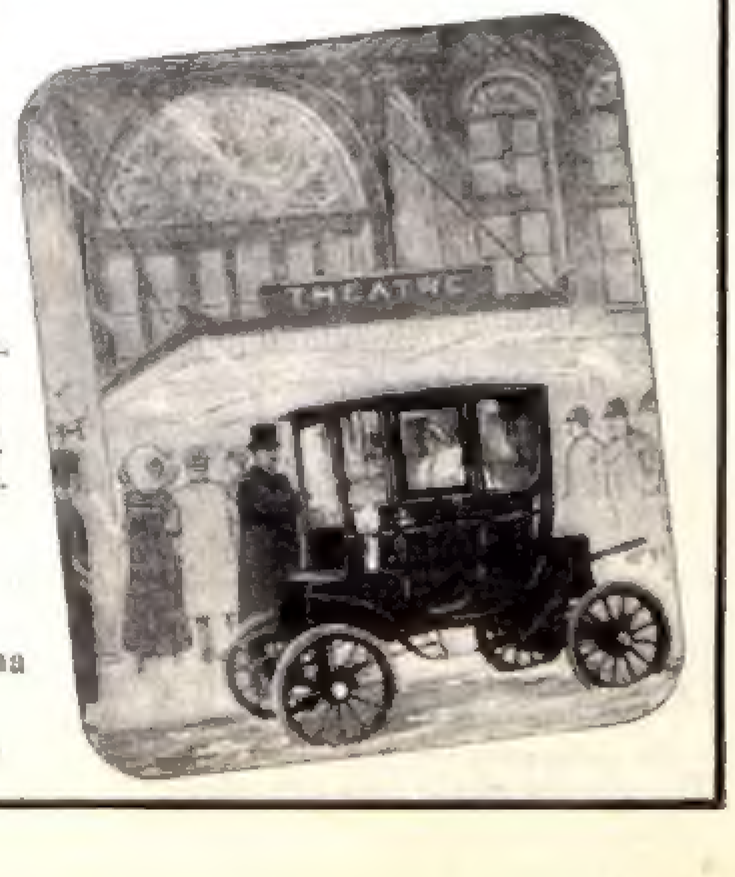

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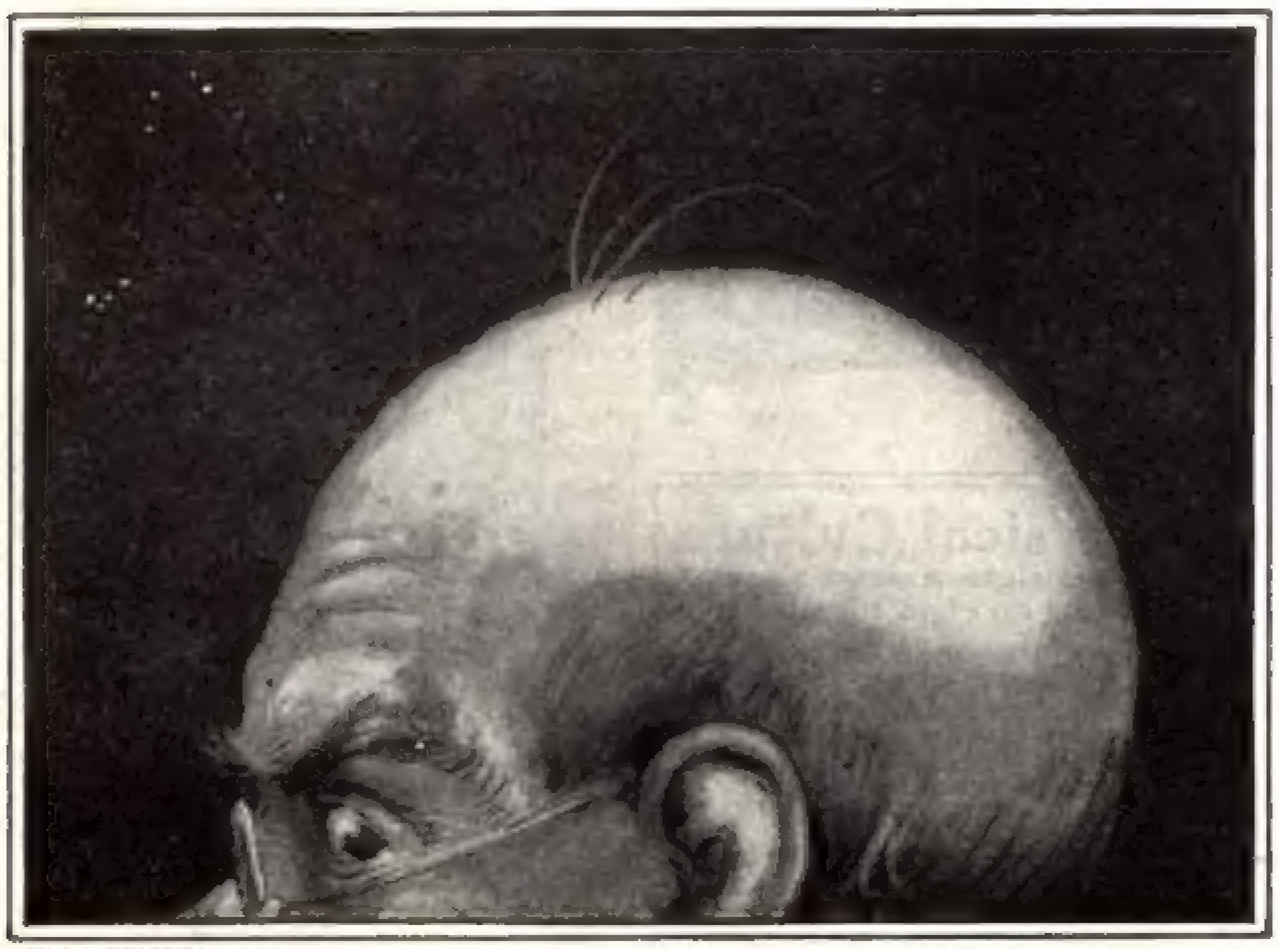

DRAWN BY PETER NEWELL

An Instance Showing the Results of Nonconservation

The 'Rah-'Rah Boy

THE new governor of a Western state has two sons. One is big and husky like his father, but the other is slighter; and at times he rather vexes his father by his affectation of 'rah-'rah-boy clothes and a general air of lassitude and dudishness.

The two sons and the father were in the library one night and the name of a well-known prizefight referee came into the conversation. The 'rah-'rah boy had been sitting by, twiddling his thumbs, but his ears pricked up at the man's name and he drawled: "I rather like that chap. He's all right."

"What do you know about him?" asked the other brother rather contemptuously.

"Oh, he gave me a shade the best of it one night."

"Gave you the best of it?" both father and brother shouted.

"Yes; you see, I fight under the name of Young Ryan and he counted pretty slow one time when I was down."

The Tough and the Mough

A girl who had oodles of beaux,
A complexion the tint of a reaux,
A creature exotic,
With an eye quite hypnotic
And scads of the swellest of cleauthz —

Her name, by the way, was Louise —
Took a seat in the Park 'neath some trise,
When along came a tough
And stole her new mough,
Which had slipped to the ground from her knise.

She was reading a book, and when through
She glanced down the long avenough,
Where, quickly enough,
She discovered her tough,
And saw trouble was starting to brough.

The tough, with the mough and some stough
He had stolen without a rebough
At a short tête-à-tête
With Clara and Kête,
Each breath a short gasp or a pough,

Was running as fast as he could;
But right square before him there stould
A wide-open sewer —
This bold evil-dewer
Was wishing for once he'd been gould.

In the sewer he fell, and a corps
Of women, who'd made themselves sorps
With running and laughter,
Went tumbling aughter,
While Louise viewed the wreck from a dorps.

The women, they went for that tough
With kick and with scratch and with cough,
While winsome Louise
Just managed to sise
The remains of her beautiful mough.

With tears pouring down from her eyes
She went back to the Park with her preyes;
But her spirits grew high
As quite soon she did spigh
The one she would fain hypnoteyes.

He passed her a witty bon mot
And asked her if she cared to got
To the next matinée —
A bully good plée.
W ld she? Well, was he not her best bot?

. . . .

Their seats were in the parquet,
But their minds were not on the plet.
A new muff had Louise,
And many a squise
Of warm fingers was hidden that det.

For the wound to her muff he'd brought myrrh;
To its offer she did not demyrrh.
'Twas a handclasp so firm
It well-nigh made her squirm.
Can you guess what is soon to occyrrh?

— *George B. Anderson.*

A Matter of Chance

Bud Hawkins jist sold out his onions, by gum!
Fer six hunderd dollars an acre, I vum;
He planted 'em careful an' thinned 'em by hand
An' paid with one crop fer nigh half of his land.
An' Jem Willets heerd it an' said that las' spring
He made up his mind that he'd grow some, by jing!
An' was jist about to go at it — an' then
He got plumb knocked out by lumbago again.

Bud Hawkins jist cut his alfalfy an' says
He's got nigh four tons to th' acre, he guess;
His sheep's rollin' fat an' he turned off some lambs,
An' his hogs brung ten cents t' make special fine hams.
An' Jim Willets heerd it an' said he had thought
Of plantin' alfalfy an' picked out th' spot,
An' jist on th' day he had picked out, las' spring,
To plant it, she rained — an' he couldn't, by jing!

Bud Hawkins turned over a forty of land
An' made a cold thousand 'thout turnin' a hand;
It jist went abeggin' till Bud bought th' slice
From Homer Gray's widder an' paid her own price.
An' Jem Willets heerd it — said he had his eye
On that very piece an' was goin' t' buy
It himself; an' was goin' t' see Widder Gray —
But his old mare took lame an' he couldn't that day.

Bud Hawkins' turkeys dressed heavy as lead
An' brung him nigh on to three dollars a head;
An' Elmer Dow bought 'em fer cash at his store —
So True Perkins tol' me — an' wished he had more.
An' Jem Willets said he was goin' t' set
Some turkeys las' spring, but his hay was all wet
When he went t' make nests, an' he let it go by —
An' clean plumb forgot it when it come on dry!

— *J. W. Foley.*

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We also manufacture a complete line of direct and alternating current fans—ceiling, desk, ventilating, exhaust—for home, office or factory. (14)

SAMSON SPOT CORD

TRADE MARK

Solid Braided Cotton

Strong Durable Economical

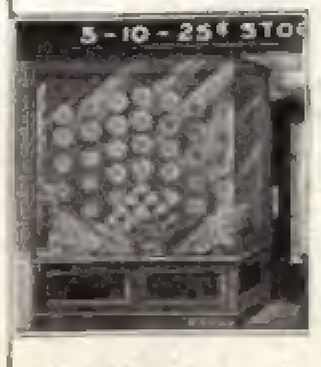
Look for the Spots

They are your guarantee of quality

For nearly half a century Samson solid braided cord has been known as the smoothest, firmest and most durable cord on the market. It runs easily and smoothly over pulleys, and resists abrasion much longer than twisted or common braided cord. Any architect or builder will tell you **SAMSON SPOT CORD** has no equal as a sash or window cord.

Safest and most durable for awnings, swings, hammocks, etc. The ideal clothes line—won't kink, stretch nor ravel like twisted lines. Nor stain the clothes like hemp, jute or wire lines. For sale by hardware and department stores. Write to-day for our illustrated booklet No. 1 showing the many uses of Samson cord.

SAMSON CORDAGE WORKS
Boston, Mass.



An Opening for a Retail Store

If you think of starting a store I can help you. My business is finding locations where new retail stores are needed. I know about towns, industries, rooms, rents, etc. in every part of the U. S. On my list are many places where a new store can start with small capital and pay a profit from the beginning. No charge for information, including free a 200 page book telling how to run a retail store.

Edw. B. Moon, 8 W. Randolph St., Chicago.

SAY, boys! this magazine is made up just for you, and it's full of latest information on every subject you're interested in—stories, clean sport, making things, experimenting, collecting, caring for pets, and a hundred other things. And pictures? Well, we guess so!

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250,000 lively boys are regular readers, and their parents say it's great! You ought to buy this month's issue—it's a hummer! 10c at any news-stand.

A Whole Year for $1.00.
THE SPRAGUE PUBLISHING CO.
109 Majestic Bldg., Detroit, Mich.

Rider Agents Wanted

in each town to ride and exhibit sample 1911 bicycle. *Write for special offer.*

Finest Guaranteed 1911 Models $10 to $27
with Coaster-Brakes and Puncture-Proof Tires.
1909 & 1910 Models all of best makes $7 to $12
100 SECOND-HAND WHEELS
All makes and models, good as new . . . . . **$3 to $8**
Great FACTORY CLEARING SALE

We **SHIP ON APPROVAL** *without a cent deposit, pay the freight,* and allow **TEN DAYS' FREE TRIAL.**

TIRES, coaster brake rear wheels, lamps, sundries, parts and repairs for all makes of bicycles *at half usual prices.* **DO NOT BUY** until you get our catalogues and offer. *Write now.*

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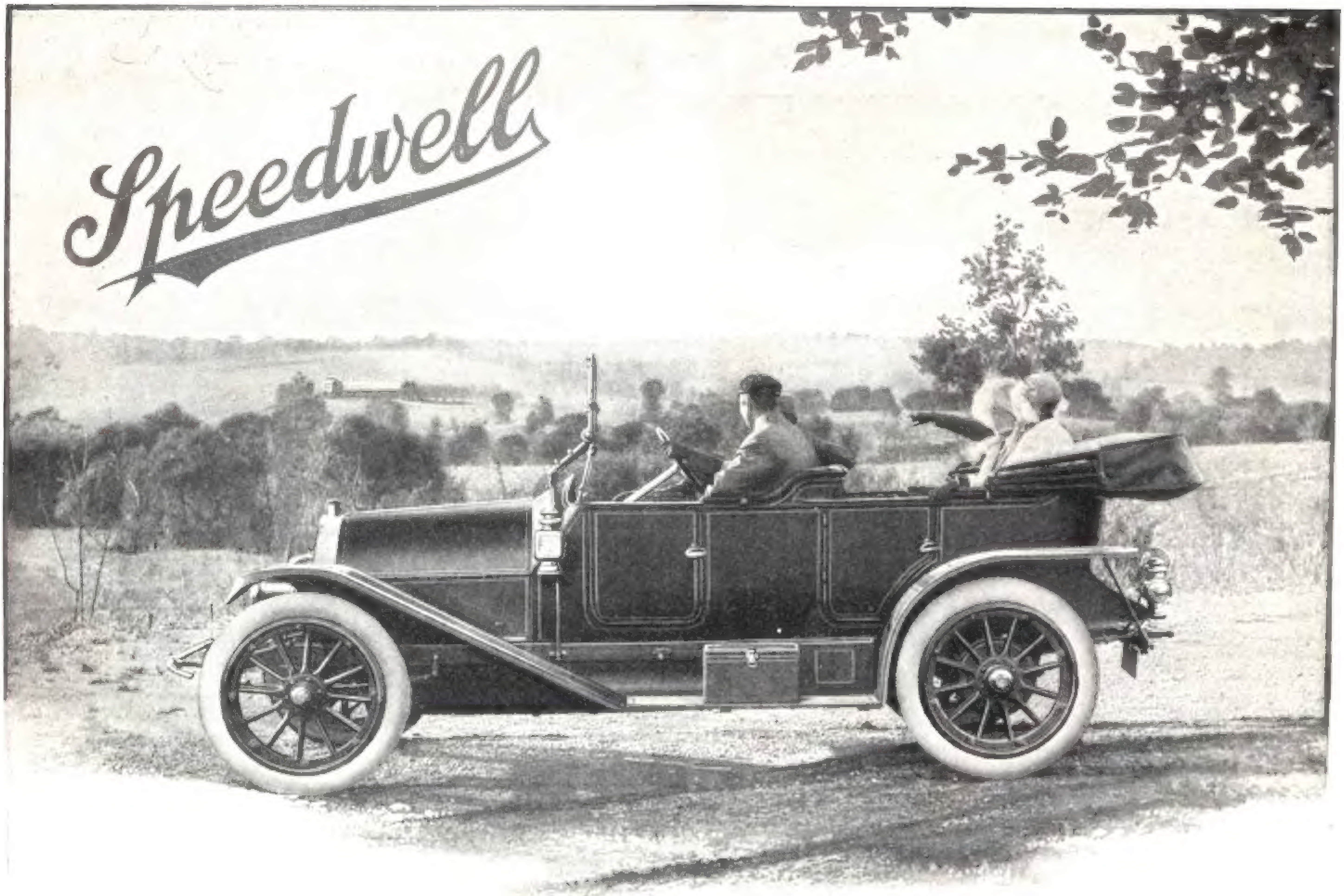


Model 11-G. Torpedo—4 pass., $2700

Standard Chassis has 121 inch wheel base and 50 H. P. Motor. Equipment does not include top or wind shield

Seek Speedwell luxury above $4000 but not below it

No car is contributing more than the Speedwell to that change in the current of public opinion which now prompts so many owners to hesitate at the highest prices which have heretofore obtained.

One of the marked tendencies of the 1911 season is a disposition to give grave thought to the question of motor car value—and the Speedwell is the inevitable gainer thereby.

Why should it not profit by closest comparison with cars of the $4000 to $6000 class?

As a little instance of Speedwell superiority inspect the steering gear. You will find that the Speedwell driver's safety is assured by the staunchness and precision of design. In place of the usual worm and sector gear the Speedwell boasts of a worm and complete gear. The removal of a single nut permits of four distinct adjustments of this gear, giving it four times the life of the ordinary style.

In the same way the drive line of the Speedwell has been gradually bettered until in the 1911 model a straight line drive is secured by flatter rear springs and an arched frame over the rear axle, thus enabling the Speedwell to deliver greater power to the rear wheels than any other car of approximate bore and stroke.

Looking backward five years you find a loyal and satisfied Speedwell following—a mechanical reputation without spot or blemish.

It is a car of real beauty—the handsomest car of America in the opinion of many motorists.

Its makers believe that they could give no more to the buyer, in grace, in beauty, in ease, in comfort, and in service, if they followed the policy which has prevailed in previous years, and asked from $4000 to $6000.

Speedwell cars sell from $2500 to $2900—and at these figures comparison is seriously and sincerely urged with the highest prices named.

The Speedwell catalogue, fresh from the presses and illustrated in color, will be of assistance to any prospective motor car buyer.

It points out the various features of superiority in Speedwell construction, and otherwise is an accurate guide to what you should look for in order to be able intelligently to compare prices and values of motor cars.

Speedwell Motor Car Company, 170 Essex Avenue, Dayton, Ohio

Licensed under Selden Patent

The wise housewife says FAIRBANK'S

Gold Dust

is a sanitary cleaner. It searches out every germ and impurity and says to it—"Begone!"

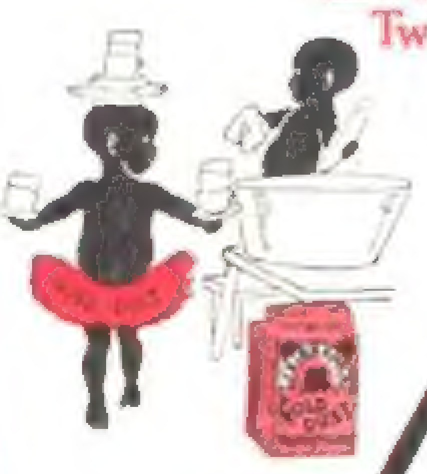
It is the modern short-cut to easy housework. Gold Dust does more work, more kinds of work, quicker and better work than any other cleanser.

Gold Dust cleans anything and everything about the house—dishes, clothes, floors and doors, pots and pans, bathrooms, refrigerators, brooms, brushes, etc. It cuts dirt and grease like magic, and saves all hard rubbing and scrubbing.

Buy Gold Dust today.

Use Gold Dust for washing dishes, scrubbing floors, cleaning woodwork, oil-cloth, silverware and tinware, polishing brass-work, cleaning bath-room pipes, refrigerators, etc., softening hard water, washing clothes and making the finest soft soap.

"Let the Gold Dust Twins do your work"

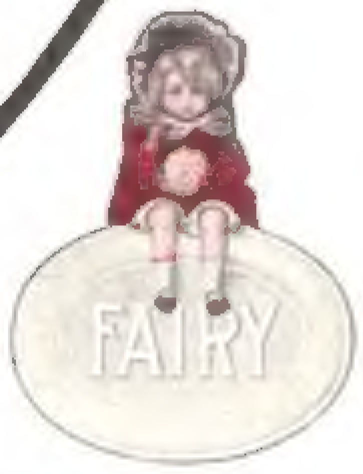


Fairy Soap

People who use it have often asked: "How can you make as good a soap as Fairy for ***5c?"*** And when the price of the edible products from which Fairy is made goes soaring, it is sometimes a pretty delicate problem. Only years of soap-making experience and the aid of a wonderful organization make it possible.

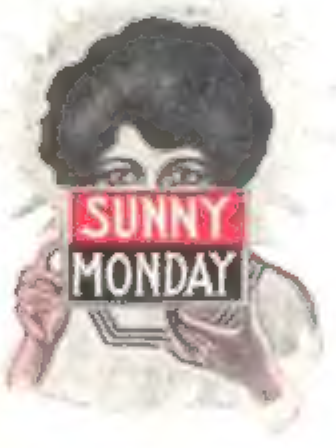
Fairy Soap—the ***white, handy, floating, oval cake***—is the best soap value in the market today.

Try it for your toilet and know the true meaning of soap luxury.



Fairy Soap has always won highest possible honors wherever exhibited in competition. At St. Louis and Portland Expositions Fairy was awarded first place over all other soaps.

"Have you a little 'Fairy' in your home?"



Sunny Monday

Laundry Soap

Sunny Monday Soap is different from any other laundry soap, and combines the virtues of all with the faults of none. It contains no rosin. The fats and oils used in Sunny Monday cost several times as much as rosin, but Sunny Monday has just that much added value and efficiency. Sunny Monday is white; it looks and is pure.

Sunny Monday is a wonderful ***dirt-starter*** and will wash woolens and flannels without shrinking, colored goods without fading, the finest fabrics without injury. It will wash equally well in hot, cold, lukewarm, boiling, hard or soft water. All waters look alike to Sunny Monday.

Because of its purity, and freedom from rosin, Sunny Monday has greater cleansing power than other soaps, and one bar of Sunny Monday is worth two bars of any yellow laundry soap.

"Sunny Monday Bubbles will wash away your troubles"

THE N. K. FAIRBANK COMPANY—MAKERS—CHICAGO